

Date: 27/01/2023
Time: 8:48:19AM

Shire of Mukinbudin

USER: Lucia Scari
PAGE: 1

Cheque /EFT No	Date	Name Invoice Description	INV Amount	Amount
EFT7678		Synergy Power Account - 1 Oct to 15 Nov		8,003.59
EFT7679		Lydia Highfield Consultancy Recruitment & selection services (Manager of Works) - Including travel to Shire Office		6,285.75
EFT7680		Planwest (wa) Pty Ltd Various town planning assistance - August & October 2022 (18.5 hours)		5,203.00
EFT7681		Great Southern Fuels Fuel - November 2022		12,281.41
EFT7682		Australia Post Postage - November 2022		186.31
EFT7683		Bf & Jd Atkins Maintenance of off-road drainage assets & grading maintenance & Transport Vibe Roller		16,335.00
EFT7684		Dylan Copeland NRM Consultant Assistance - Barbalin Pipeline Project		2,105.40
EFT7685		Kununoppin Medical Practice Olatewhaler Medical Pty Ltd Medicals to resume work - David Waters (Dog bite)		137.50
EFT7686		Muka Mail & Merchandise November 2022 purchases		269.62
EFT7687		Nutrien Ag Solutions RGDC Gasket Rubber - Barbalin Pipeline		7.03
EFT7688		Avon Waste Rubbish Service - November 2022		7,238.84
EFT7689		Finishing WA Council Minutes Books Binding - 6 books		990.00
EFT7690		Hisco Pty Ltd New fridges - Complex Kitchen upgrade		7,458.00
EFT7691		Landgate Rural UV'S chargeable - Schedule R2022/7		71.80
EFT7692		Marketforce West Australian job advertisement - Manager of Corporate Services		685.52
EFT7693		Rvj Resources Replace faulty alternator - Single Cab 2WD utility (MBL1071)		691.90
EFT7694		Shire Of Merredin Eastern Wheatbelt WA Vistor's Guide #7 - Advertising for Caravan Park		670.00
EFT7695		Toll Group Freight - Fox traps, Dam water samples & Pool samples & State Library Books		160.90
EFT7696		Absolutely All Electrical Electrical work Complex kitchen upgrade, New freezer for swimming pool, disconnect power at demolition sites, Fix light at 6 Lansdell, Replace swimming pool lights, replace power point at Cafe		3,258.39
EFT7697		Bob Waddell Consultant Assistance provided by Tara performing the rates officer tasks (W/E 4/12/2022)		371.25
EFT7698		Gold Corporation - The Perth Mint Australia 100x Commemorative Citizenship \$1 coins		511.50
EFT7699		Merredin Glazing Service 8x Louvres clear glass windows - Wilgoyne Tennis Club		88.00
EFT7700		Neltronics Fleetminder tracking device (Including SIM data) - Community Bus OMBL (Expiry 30th June 2022)		425.40
EFT7701		Orbit Health & Fitness Club Service & safety audit - Gym equipment		654.50
EFT7702		Ramsay Constructions Pty Ltd Health & Building Services (On site & remotely) - November 2022		1,760.00

Date: 27/01/2023
Time: 8:48:19AM

Shire of Mukinbudin

USER: Lucia Scari
PAGE: 2

Cheque /EFT No	Date	Name Invoice Description	INV Amount	Amount
EFT7703		Shire Of Trayning Kununoppin Medical Practice Expenses - November 2022		1,081.56
EFT7704		WA Distributors PTY LTD T/A Harcher Various cleaning items - Admin Office & Depot		360.80
EFT7705		Wallis Computer Solution NBN Internet - December 2022		561.00
EFT7706		Bendigo Bank Mastercard November 2022 purchases		1,986.25
EFT7707		Sippes Mukinbudin November 2022 purchases		6,832.09
EFT7708		Burgess Rawson Preparation Fee Licence to Occupy L1427-2 (Railway Reserve)		550.00
EFT7709		D&D Transport Freight - Asphalt in a bag		203.17
EFT7710		Iga Mukinbudin Monthly Purchases - November 2022		196.72
EFT7711		Absolutely All Electrical Service air-conditioners & test RCDs and smoke alarms - GROH Houses		1,078.00
EFT7712		Amy Davies Best decorated Christmas Tree Competition 2022 - 1st Prize		350.00
EFT7713		Bob Waddell Consultant Assistance with the 2021/2022 Annual Financial Report		82.50
EFT7714		Burgess Rawson Water Usage - Toilets on Shadbolt St & area opposite cafe'		184.60
EFT7715		Hisco Pty Ltd Various items for Complex Kitchen (Microwaves, Hot food display, mobile benches, shelving)		11,753.50
EFT7716		Lgis WA Risk Management Regional Risk Coordinator Program 2022/2023 - 1st Instalment		3,574.75
EFT7717		Palm Plumbing Replace faulty solenoid (Airconditioner) - 8 Lansdell St & Unblock jets on gas oven (25A Calder St)		228.25
EFT7718		Toll Group Freight - Finishing WA (Minutes books)		19.12
EFT7719		WA Distributors PTY LTD T/A Harcher 36L Sure kitchen tidy - Complex		59.30
EFT7720		Zara English Best Decorated Christmas Tree Competition 2022 - 2nd prize		150.00
EFT7721		WA Distributors PTY LTD T/A Harcher Devondale Milk & Rosche Toilet Paper - Caravan Park		246.25
EFT7722		Asphalt In A Bag 50x 20Kg bags of Asphalt Patch (Green Patchmix) - Towsite and Rural		1,237.50
EFT7723		Astro Alloys 10L Pestex (Ant killer) & spray attachment - Caravan Park		311.50
EFT7724		Bf & Jd Atkins Grading various Shire roads - 37 hours		6,105.00
EFT7725		Bouvard Marine 1x stainless steel grab rail - Sports Complex		432.23
EFT7726		Dirk Sellenger Reimbursement - 2x A3 Frames Shire Christmas Party (For guests certificates)		32.00
EFT7727		Elachbutting Enterprises Pty Ltd T/as Mukinbudin Hotel Motel Drinks - Shire Christmas Party 2022		195.00
EFT7728		Hilda Scrivener Reimbursement - 2x replacement keys for P411 (Cut by Mister Minit Kwinana)		29.90

Date: 27/01/2023
Time: 8:48:19AM

Shire of Mukinbudin

USER: Lucia Scari
PAGE: 3

Cheque /EFT No	Date	Name Invoice Description	INV Amount	Amount
		Merredin Rural Supplies		
EFT7729		1x Canopy Rangehood - Complex Kitchen		769.00
		Planwest (wa) Pty Ltd		
EFT7730		Various Town Planning Assistance - November & December 2022 (10.4 hours)		2,516.80
		Toll Group		
EFT7731		Freight - State Library		25.29
		Two Dogs Home Hardware		
EFT7732		4x sets of chrome handles & buttons - Caravan Park		53.10
		WA Distributors PTY LTD T/A Harcher		
EFT7733		2x 5L Jasol Machine Detergent - Caravan Park		62.10
		Wa Contract Ranger Services Pty Ltd		
EFT7734		Ranger Services - 30/11, 05/12 & 14/12/2022		836.00
		Water Corporation		
31940		Water Accounts - Various Shire properties		1,620.46
		Water Corporation		
31941		Water Accounts - Standpipes		18,087.29
		Water Corporation		
31942		Water Accounts - Various Shire properties		261.75
		Ioof		
DD9798.1		Payroll deductions		1,020.60
		Aware Super		
DD9798.2		Superannuation contributions		3,768.20
		Wealth Personal Superannuation And Pension Fund		
DD9798.3		Superannuation contributions		279.68
		Hesta Superannuation		
DD9798.4		Superannuation contributions		648.80
		Self- Managed Superfund		
DD9798.5		Superannuation contributions		1,046.89
		Australian Super		
DD9798.6		Superannuation contributions		481.01
		Sunsuper		
DD9798.7		Superannuation contributions		239.61
		Retirement Portfolio Service Anz Smart Choice Super		
DD9798.8		Superannuation contributions		99.83
		Prime Super		
DD9798.9		Superannuation contributions		332.33
		WA Treasury Corporation		
DD9799.1		Principal & Interest on Loan 123 - John Deere Tractor		2,795.58
		Australian Taxation Office		
DD9820.1		Payment of BAS - November 2022		7,362.00
		Ioof		
DD9858.1		Payroll deductions		1,030.86
		Aware Super		
DD9858.2		Superannuation contributions		3,882.79
		Wealth Personal Superannuation And Pension Fund		
DD9858.3		Superannuation contributions		253.88
		Hesta Superannuation		
DD9858.4		Superannuation contributions		468.20
		Self-Managed Superfund		
DD9858.5		Superannuation contributions		953.84
		Australian Super		
DD9858.6		Superannuation contributions		506.94

Date: 27/01/2023
Time: 8:48:19AM

Shire of Mukinbudin

USER: Lucia Scari
PAGE: 4

Cheque /EFT No	Date	Name Invoice Description	INV Amount	Amount
		Sunsuper		
DD9858.7		Superannuation contributions		239.61
		Retirement Portfolio Service Anz Smart Choice Super		
DD9858.8		contributions		49.92
		Prime Super		
DD9858.9		Superannuation contributions		338.10
		WA Treasury Corporation		
DD9890.1		Principal on Loan 126 - 12 Gimlett Way & 4 Earl Dr Houses		37,089.59


REPORT TOTALS

Bank Code	Bank Name	TOTAL
1	Muni Bank - 633-000 116456799	200,811.65
TOTAL		200,811.65

Cheque /EFT No	Date	Name Invoice Description	INV Amount	Amount
DD9834.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 01/12/2022		877.35
DD9836.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 02/12/2022		299.45
DD9838.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 05/12/2022		167.00
DD9840.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 06/12/2022		58.40
DD9842.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 07/12/2022		104.40
DD9844.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 08/12/2022		1,108.55
DD9846.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 09/12/2022		175.60
DD9848.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 12/12/2022		63.45
DD9854.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 14/12/2022		286.65
DD9856.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 15/12/2022		712.65
DD9862.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 16/12/2022		1,083.00
DD9864.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 21/12/2022		134.90
DD9870.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 21/12/2022		15,876.35
DD9873.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 22/12/2022		5,242.80
DD9875.1		Department Of Transport PAYMENT OF LICENSING FEES COLLECTED ON 23/12/2022		1,006.75

REPORT TOTALS

Bank Code	Bank Name	TOTAL
2	Restricted Muni - Trust Bank - 633-000 116457	27,197.30
TOTAL		27,197.30

009669

 SHIRE OF MUKINBUDIN
 PO BOX 67
 MUKINBUDIN WA 6479

Your details at a glance

BSB number	633-000
Account number	693723967
Customer number	11762408/M201
Account title	SHIRE OF MUKINBUDIN SHIRE OF MUKINBUDIN

Account summary

Statement period	1 Dec 2022 - 31 Dec 2022
Statement number	166
Opening balance on 1 Dec 2022	\$1,986.25
Payments & credits	\$2,153.75
Withdrawals & debits	\$2,355.19
Interest charges & fees	\$9.34
Closing Balance on 31 Dec 2022	\$2,197.03

Account details

Credit limit	\$5,000.00
Available credit	\$2,802.97
Annual purchase rate	13.990%
Annual cash advance rate	13.990%

Payment details

Minimum payment required	\$65.91
Payment due	14 Jan 2023

Any questions?

Contact Tara Chambers at 29 Shadbolt St, Mukinbudin 6479 on **08 9047 1377**, or call **1300 BENDIGO** (1300 236 344).

Stay alert, stay safe.
 Avoid a scam.

bendigobank.com.au/security/scams



Business Credit Card

Minimum Payment Warning. If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance.

If you make no additional charges using this card and each month you pay the minimum payment	You will pay off the Closing Balance shown on this statement in about 12 years and 1 month	And you will pay an estimated total of interest charges of \$1,276.03
If you make no additional charges using this card and each month you pay \$105.47	You will pay off the Closing Balance shown on this statement in about 2 years	And you will pay an estimated total of interest charges of \$334.25, a saving of \$941.78

Having trouble making payments?

If you are having trouble making credit card repayments, please contact our Mortgage Help Centre on 1300 652 146.


Business Credit Card


Date	Transaction	Withdrawals	Payments	Balance
Opening balance				\$1,986.25
1 Dec 22	MIDLAND WA INVESTMEN , MIDLAND AUS RETAIL PURCHASE 30/11 CARD NUMBER 552638XXXXXXXX196 1	395.00		2,381.25
2 Dec 22	Crowne Plaza Perth O PI, Perth AUS RETAIL PURCHASE 30/11 CARD NUMBER 552638XXXXXXXX196 1	391.36		2,772.61
6 Dec 22	APPLE.COM/BILL, SYDN EY AUS RETAIL PURCHASE 04/12 CARD NUMBER 552638XXXXXXXX196 1	14.99		2,787.60
6 Dec 22	APPLE.COM/BILL, SYDN EY AUS RETAIL PURCHASE 04/12 CARD NUMBER 552638XXXXXXXX196 1	4.49		2,792.09
7 Dec 22	SP AUSTRALIAN FLAG M AK,GEEBUNG AUS RETAIL PURCHASE 06/12 CARD NUMBER 552638XXXXXXXX196 1	75.68		2,867.77
8 Dec 22	SQ *WEST COAST SEAF, Mukinbudin AUS RETAIL PURCHASE 07/12 CARD NUMBER 552638XXXXXXXX196 1	56.00		2,923.77
10 Dec 22	Aussie Broadband lim it,MORWELL AUS RETAIL PURCHASE 09/12 CARD NUMBER 552638XXXXXXXX196 1	79.00		3,002.77
12 Dec 22	SUPER CHEAP AUTO, MI DLAND AUS RETAIL PURCHASE 10/12 CARD NUMBER 552638XXXXXXXX196 1	39.99		3,042.76
14 Dec 22	PERIODIC TFR 00117624081201 00000000000		1,986.25	1,056.51


141BH103 / E-0 / S-704 / F704 / 0011762408001608


Date Paid ___ / ___ / ___ Amount \$ _____


Business Credit Card - Payment options

 **Pay in person:** Visit any **Bendigo Bank** branch to make your payment.

 **Internet banking:** Pay your credit card using ebanking 24 hours a day, 7 days a week.
www.bendigobank.com.au

 Register for Internet or Phone Banking call **1300 BENDIGO** (1300 236 344). This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.

 **Pay by post:** Mail this slip with your cheque to -
**PO Box 480
 Bendigo VIC 3552.**
 If paying by cheque please complete the details below.

 **Bill code: 342949**
Ref: 693723967

Bank@Post™ Pay at any Post Office by **Bank@Post^** using your credit card.
Agency Banking

Business Credit Card

BSB number 633-000
Account number 693723967
Customer name SHIRE OF MUKINBUDIN
Minimum payment required \$65.91
Closing Balance on 31 Dec 2022 \$2,197.03
Payment due 14 Jan 2023

Date _____ **Payment amount** _____

Drawer	Chq No	BSB	Account No	\$	¢

^Fees will apply for payments made using Bank@Post. Refer to Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

Business Credit Card *(continued)*

Date	Transaction	Withdrawals	Payments	Balance
14 Dec 22	TWO DOGS HARDWARE, M ERREDIN AUS RETAIL PURCHASE 12/12 CARD NUMBER 552638XXXXXXXX196 1	25.38		1,081.89
15 Dec 22	MessageMedia, Melbourne AUS RETAIL PURCHASE 14/12 CARD NUMBER 552638XXXXXXXX196 1	474.77		1,556.66
17 Dec 22	CANVA* I03636-073779 4, CAMDEN US RETAIL PURCHASE-INTERNATIONAL 15/12 119.40 U.S. DOLLAR CARD NUMBER 552638XXXXXXXX196 1	177.86		1,734.52
17 Dec 22	INTERNATIONAL TRANSACTION FEE	5.34		1,739.86
17 Dec 22	BWS LIQUOR 4758, MER REDIN AUS RETAIL PURCHASE 16/12 CARD NUMBER 552638XXXXXXXX196 1	110.00		1,849.86
18 Dec 22	LG & QU NOMINEES PTY ,MERREDIN AUS RETAIL PURCHASE 16/12 CARD NUMBER 552638XXXXXXXX196 1	16.80		1,866.66
18 Dec 22	MERREDIN SUPA IGA, M ERREDIN AUS RETAIL PURCHASE 16/12 CARD NUMBER 552638XXXXXXXX196 1	123.89		1,990.55
21 Dec 22	ASIC, SYDNEY AUS RETAIL PURCHASE 19/12 CARD NUMBER 552638XXXXXXXX196 1	38.00		2,028.55
24 Dec 22	PAYPAL *MAXPAKAUSTR, 4029357733 AUS RETAIL PURCHASE 22/12 CARD NUMBER 552638XXXXXXXX196 1	35.00		2,063.55
24 Dec 22	BIGW ONLINE, BELLA V ISTA AUS RETAIL PURCHASE 23/12 CARD NUMBER 552638XXXXXXXX196 1	116.00	Payment returned see credit on 27/12/22.	2,179.55
25 Dec 22	KMART, MULGRAVE AUS RETAIL PURCHASE 23/12 CARD NUMBER 552638XXXXXXXX196 1	164.50	A few items not supplied, partial credit on 27/12/2022.	2,344.05
27 Dec 22	KMART, MULGRAVE AUS RETAIL PURCHASE RETURN 24/12 CARD NUMBER 552638XXXXXXXX196 1		51.50	2,292.55
28 Dec 22	BIGW ONLINE, BELLA V ISTA AUS RETAIL PURCHASE RETURN 27/12 CARD NUMBER 552638XXXXXXXX196 1		116.00	2,176.55
30 Dec 22	APPLE.COM/BILL, SYDN EY AUS RETAIL PURCHASE 28/12 CARD NUMBER 552638XXXXXXXX196 1	14.99		2,191.54
30 Dec 22	APPLE.COM/BILL, SYDN EY AUS RETAIL PURCHASE 28/12 CARD NUMBER 552638XXXXXXXX196 1	1.49		2,193.03

141BH103 / E-0 / S-705 / F705 / 0011762408001608

Business Credit Card *(continued)*

Date	Transaction	Withdrawals	Payments	Balance
30 Dec 22	CARD FEE 1 @ \$4.00	4.00		2,197.03
Transaction totals / Closing balance		\$2,364.53	\$2,153.75	\$2,197.03

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.



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.

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (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

Learn more about the latest scams at
bendigobank.com.au/security/scams/alerts



009669



SHIRE OF MUKINBUDIN
PO BOX 67
MUKINBUDIN WA 6479

Card summary

Account number 693723967
Card number 552638XXXXXXXX196
Customer number 11762408/M201
 Statement period 01/12/2022 to 31/12/2022
 Statement number 166 (page 5 of 10)

Any questions?

Contact Tara Chambers at 29 Shadbolt St, Mukinbudin 6479 on **08 9047 1377**, or call **1300 BENDIGO** (1300 236 344).

Business Credit Card (continued).

Date	Transaction	Withdrawals	Payments
1 Dec 22	MIDLAND WA INVESTMEN , MIDLAND AUS	395.00	
2 Dec 22	Crowne Plaza Perth O PI, Perth AUS	391.36	
6 Dec 22	APPLE.COM/BILL, SYDN EY AUS	14.99	
6 Dec 22	APPLE.COM/BILL, SYDN EY AUS	4.49	
7 Dec 22	SP AUSTRALIAN FLAG M AK,GEEBUNG AUS	75.68	
8 Dec 22	SQ *WEST COAST SEAF, Mukinbudin AUS	56.00	
10 Dec 22	Aussie Broadband lim it,MORWELL AUS	79.00	
12 Dec 22	SUPER CHEAP AUTO, MI DLAND AUS	39.99	
14 Dec 22	TWO DOGS HARDWARE, M ERREDIN AUS	25.38	
15 Dec 22	MessageMedia, Melbou rne AUS	474.77	
17 Dec 22	CANVA* I03636-073779 4, CAMDEN US	177.86	
17 Dec 22	BWS LIQUOR 4758, MER REDIN AUS	110.00	
18 Dec 22	LG & QU NOMINEES PTY ,MERREDIN AUS	16.80	
18 Dec 22	MERREDIN SUPA IGA, M ERREDIN AUS	123.89	
21 Dec 22	ASIC, SYDNEY AUS	38.00	
24 Dec 22	PAYPAL *MAXPAKAUSTR, 4029357733 AUS	35.00	
24 Dec 22	BIGW ONLINE, BELLA V ISTA AUS	116.00	
25 Dec 22	KMART, MULGRAVE AUS	164.50	
27 Dec 22	KMART, MULGRAVE AUS		51.50
28 Dec 22	BIGW ONLINE, BELLA V ISTA AUS		116.00
30 Dec 22	APPLE.COM/BILL, SYDN EY AUS	14.99	

141BH103 / E-0 / S-707 / F707 / 0011762408001608

Account number	693723967
Card number	552638XXXXXXXX196
Customer number	11762408/M201
Statement period	01/12/2022 to 31/12/2022
Statement number	166 (page 6 of 10)

30 Dec 22	APPLE.COM/BILL, SYDN EY	AUS	1.49
-----------	-------------------------	-----	------

TOTALS**\$2,355.19****\$167.50**

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).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

**Mastercard Summary
December 2022**

Date	Transaction Description	Amount
1/12/2022	Tint-A-Car - Window tinting CEO Ford Ranger Ute	\$395.00
2/12/2022	Crowne Plaza - Accommodation for CEO (Meeting with Shire of Kalamunda)	\$391.36
6/12/2022	Apple - Logbook for CEO Ford Ranger - November 2022	\$14.99
6/12/2022	Apple Storage - 200GB storage for CEO Phone - December 2022	\$4.49
7/12/2022	Australian Flag Makers - Australian Flag	\$75.68
8/12/2022	West Coast Seafood - Oysters (December Council Meeting)	\$56.00
10/12/2022	Aussie Broadband - Caravan Park WIFI	\$79.00
12/12/2022	Supercheap Auto - Floor mats CEO Ford Ranger	\$39.99
14/12/2022	Two Dogs Merredin - Plants for Shire Office verandah pots	\$25.38
15/12/2022	Message Media - SMS Messaging Service	\$474.77
17/12/2022	Canva - Yearly subscription	\$177.86
17/12/2022	Canva - International transaction fee	\$5.34
17/12/2022	BWS Merredin - Drinks for Shire Christmas Party	\$110.00
18/12/2022	Merredin Bakery - Rolls for Shire Christmas Party	\$16.80
18/12/2022	Merredin Supa IGA - Various food for Shire Christmas Party	\$123.89
21/12/2022	Asic - Business Registration Search	\$38.00
24/12/2022	Maxpak Australia - Dog excrement bags	\$35.00
24/12/2022	Big W - Items for Australia Day	\$116.00
25/12/2022	Kmart - Items for Australia Day	\$164.50
30/12/2022	Apple - Logbook for CEO Ford Ranger - December 2022	\$14.99
30/12/2022	Apple Storage - 50GB storage for MCS Phone - December 2022	\$1.49
30/12/2022	Bendigo Mastercard Fee - December 2022	\$4.00
	TOTAL	\$2,364.53