



04014625 009470



P G & L S TULLY

Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	30 Apr 2012 - 30 Jul 2012
Statement number	18
Opening balance on 30 Apr 2012	\$230.00
Deposits & credits	\$0.00
Withdrawals & debits	\$30.00
Closing Balance on 30 Jul 2012	\$200.00

\$80 million
in community
contributions
for thousands
of local stories

Tell us yours



Any questions?

Contact your Branch Manager, Tracey Reid
at Redbank Plaza, 1 Collingwood Dr, Redbank 4301
on **07 3288 5777**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Mortgage Saver Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$230.00
3 Jul 12	E-BANKING TFR [REDACTED] 0051395473	30.00		200.00
Transaction totals / Closing balance		\$30.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

040/00057 009470



P G & L S TULLY

Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Jul 2012 - 30 Oct 2012
Statement number	19
Opening balance on 31 Jul 2012	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Oct 2012	\$200.00

\$80 million
in community
contributions
for thousands
of local stories

Tell us yours



Any questions?

Contact your Branch Manager, Tracey Reid
at Redbank Plaza, 1 Collingwood Dr, Redbank 4301
on **07 3288 5777**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Mortgage Saver Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$200.00
1 Aug 12	Monthly Transaction Summary			
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for July 12	0.00		200.00
1 Oct 12	INTEREST		0.00	200.00
Transaction totals / Closing balance		\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

...continued overleaf >

04000093 009470



P G & L S TULLY

Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Oct 2012 - 30 Jan 2013
Statement number	20
Opening balance on 31 Oct 2012	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Jan 2013	\$200.00

Do you find managing your finances puzzling?

Puzzle: Move one piece to make a square.

It's not a puzzle when you know how.

Ask us for the solution today on 1800 018 018.

www.bendigobank.com.au/financialplanning

Any questions?

Contact your Branch Manager, Tracey Reid at Redbank Plaza, 1 Collingwood Dr, Redbank 4301 on **07 3288 5777**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Mortgage Saver Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$200.00
	Transaction totals / Closing balance	\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

04000701 009470



P G & L S TULLY

**Your details at a glance****BSB number****Account number**

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Jan 2013 - 29 Apr 2013
Statement number	21
Opening balance on 31 Jan 2013	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 29 Apr 2013	\$200.00

**MYPHOTO | MYCARD**

Personalise your card today at
www.bendigobank.com.au/myphotomycard

Any questions?

Contact your Branch Manager, Tracey Reid
 at Redbank Plaza, 1 Collingwood Dr, Redbank 4301
 on **07 3288 5777**, or call **1300 BENDIGO**
 (1300 236 344).

Bendigo Mortgage Saver Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$200.00
1 Apr 13	INTEREST		0.00	200.00
Transaction totals / Closing balance		\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

04000714 009470



P G & L S TULLY

Your details at a glance**BSB number****Account number**


Customer number

Account title

P G & L S TULLY

Account summary

Statement period	30 Apr 2013 - 30 Jul 2013
Statement number	22
Opening balance on 30 Apr 2013	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Jul 2013	\$200.00



**Is your super
balance where
you want it to be?**

Register for a **FREE**
Retirement Ready
Review

bendigobank.com.au/wealth

1800 018 018

Any questions?

Contact your Branch Manager, Tracey Reid
at Redbank Plaza, 1 Collingwood Dr, Redbank 4301
on **07 3288 5777**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Mortgage Saver Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$200.00
Transaction totals / Closing balance		\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

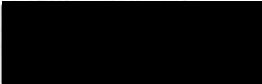
If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

04000497 009470



P G & L S TULLY



it's on the house

That dream bathroom or well earned holiday could be just a click away with our fee-free online home loan redraw.



Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Jul 2013 - 30 Oct 2013
Statement number	23
Opening balance on 31 Jul 2013	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Oct 2013	\$200.00

Any questions?

Contact your Branch Manager, Tracey Reid at Redbank Plaza, 1 Collingwood Dr, Redbank 4301 on **07 3288 5777**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Mortgage Saver Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$200.00
1 Oct 13	INTEREST		0.00	200.00
Transaction totals / Closing balance		\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)



04001962 009470



P G & L S TULLY

**Your details at a glance****BSB number****Account number**

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Oct 2013 - 30 Jan 2014
Statement number	24
Opening balance on 31 Oct 2013	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Jan 2014	\$200.00

**BUY FOREIGN
CASH IN OVER
30 CURRENCIES**

Visit a branch today

Any questions?

Contact your Branch Manager, Tracey Reid
at Redbank Plaza, 1 Collingwood Dr, Redbank 4301
on **07 3288 5777**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Mortgage Saver Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$200.00
	Transaction totals / Closing balance	\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

040/02225 009470



P G & L S TULLY

Your details at a glance**BSB number****Account number**

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Jan 2014 - 29 Apr 2014
Statement number	25
Opening balance on 31 Jan 2014	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 29 Apr 2014	\$200.00

**BUY FOREIGN
CASH IN OVER
30 CURRENCIES**

Visit a branch today

Any questions?

Contact your Branch Manager, Tracey Reid
at Redbank Plaza, 1 Collingwood Dr, Redbank 4301
on **07 3288 5777**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Mortgage Saver Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$200.00
1 Apr 14	INTEREST		0.00	200.00
Transaction totals / Closing balance		\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

040/02494 009470



P G & L S TULLY

Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	30 Apr 2014 - 30 Jul 2014
Statement number	26
Opening balance on 30 Apr 2014	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Jul 2014	\$200.00

\$110 million
poured back into
the community.

Be part of
something bigger.



Any questions?

Contact your Branch Manager, Tracey Reid
at Redbank Plaza, 1 Collingwood Dr, Redbank 4301
on **07 3288 5777**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Mortgage Saver Everyday Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$200.00
	Transaction totals / Closing balance	\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

040/03000 000470



P G & L S TULLY

Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Jul 2014 - 30 Oct 2014
Statement number	27
Opening balance on 31 Jul 2014	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Oct 2014	\$200.00

**New name.
Same features.**



To keep things simple, we're removing the words **cheque, passbook** and **everyday** from our account names.

But all our product features and options stay the same.

Any questions?

Contact your Branch Manager, Tracey Reid at Redbank Plaza, 1 Collingwood Dr, Redbank 4301 on **07 3288 5777**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Mortgage Saver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$200.00
1 Oct 14	INTEREST		0.00	200.00
Transaction totals / Closing balance		\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

040/03884 000470



P G & L S TULLY

Your details at a glance**BSB number****Account number****Customer number****Account title**

P G & L S TULLY

Account summary

Statement period	31 Oct 2014 - 30 Jan 2015
Statement number	28
Opening balance on 31 Oct 2014	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Jan 2015	\$200.00

**We're more
international
than you think.**

**Ask us about
Foreign Exchange.**

bendigobank.com.au

**Any questions?**

Contact Tracey Reid at Redbank Plaza, 1 Collingwood Dr, Redbank 4301 on **07 3288 5777**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Mortgage Saver Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$200.00
	Transaction totals / Closing balance	\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

04004632 008470



P G & L S TULLY

Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Jan 2015 - 29 Apr 2015
Statement number	29
Opening balance on 31 Jan 2015	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 29 Apr 2015	\$200.00

More than
\$135 million
poured back into
the community.

Be part of
something bigger.



Any questions?

Contact Tracey Reid at Redbank Plaza, 1 Collingwood Dr, Redbank 4301 on **07 3288 5777**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Mortgage Saver Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$200.00
1 Apr 15	INTEREST		0.00	200.00
	Transaction totals / Closing balance	\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

040/01046 008470



P G & L S TULLY

Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	30 Apr 2015 - 30 Jul 2015
Statement number	30
Opening balance on 30 Apr 2015	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Jul 2015	\$200.00

**BUY FOREIGN
CASH IN OVER
30 CURRENCIES**

Visit a branch today

Any questions?

Contact Tracey Reid at Redbank Plaza, 1 Collingwood Dr, Redbank 4301 on **07 3288 5777**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$200.00
	Transaction totals / Closing balance	\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

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.)

040101197 009470



P G & L S TULLY

Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Jul 2015 - 30 Oct 2015
Statement number	31
Opening balance on 31 Jul 2015	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Oct 2015	\$200.00

Bendigo SmartStart Super[®]

The stars in superannuation.

Issued by Sandhurst Trustees



Superannuation

2013 | 2014 | 2015

Any questions?

Contact Tracey Reid at Redbank Plaza, 1 Collingwood Dr, Redbank 4301 on **07 3288 5777**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$200.00
1 Oct 15	INTEREST		0.00	200.00
Transaction totals / Closing balance		\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

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.)

040103705 009470



P G & L S TULLY

Your details at a glance**BSB number****Account number**

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Oct 2015 - 30 Jan 2016
Statement number	32
Opening balance on 31 Oct 2015	\$200.00
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 30 Jan 2016	\$200.00

**2016
scholarship
program
now open.**

bendigobank.com.au/scholarship
**Any questions?**

Contact Tracey Reid at Redbank Plaza, 1 Collingwood Dr, Redbank 4301 on **07 3288 5777**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$200.00
	Transaction totals / Closing balance	\$0.00	\$0.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

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.)



009470



P G & L S TULLY

**Switch to e-statements for
your chance to WIN***



bendigobank.com.au/ewin

Your details at a glance

BSB number

Account number

Customer number

Account title

P G & L S TULLY

Account summary

Statement period	31 Jan 2016 - 29 Apr 2016
Statement number	33
Opening balance on 31 Jan 2016	\$200.00
Deposits & credits	\$1,435.00
Withdrawals & debits	\$1,435.00
Closing Balance on 29 Apr 2016	\$200.00

Any questions?

Contact Tracey Reid at Redbank Plaza, 1 Collingwood Dr, Redbank 4301 on **07 3288 5777**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$200.00
9 Feb 16	E-BANKING TFR [REDACTED] [REDACTED] ECQ NOMINATION FEE		250.00	450.00
10 Feb 16	E-BANKING TFR [REDACTED] [REDACTED]	250.00		200.00
23 Feb 16	E-BANKING TFR [REDACTED] [REDACTED]		600.00	800.00
23 Feb 16	PAY ANYONE [REDACTED] GENERA [REDACTED] PG TULLY SIGN BOND	600.00		200.00
1 Mar 16	Monthly Transaction Summary PAY ANYONE TRANSFERS (1 @ 0.40) E-BANKING TRANSFERS (1 @ 0.40) Total Transaction Fees ACCOUNT REBATE Total Rebates Net Transaction Fees for February 16	0.40 0.40 0.80 0.80 0.00	 0.80 0.80	200.00
10 Mar 16	E-BANKING TFR [REDACTED] [REDACTED]		585.00	785.00

...continued overleaf >

Bendigo Ultimate Account (continued).

Date	Transaction	Withdrawals	Deposits	Balance
10 Mar 16	PAY ANYONE [REDACTED] BLACK BULL [REDACTED] PAUL TULLY	585.00		200.00
1 Apr 16	INTEREST		0.00	200.00
1 Apr 16	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for March 16	0.00		200.00
Transaction totals / Closing balance		\$1,435.00	\$1,435.00	\$200.00

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

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.)

Switch to e-statements and you could
WIN one of five \$10,000 cash prizes*

bendigobank.com.au/ewin

* Bendigo and Adelaide Bank Limited ABN 11 068 049 178
AFSL/Australian Credit Licence 237879. Promotion applies
to eligible Bendigo Bank Customers who convert their bank
statement from paper to electronic by 11.59pm AEST on
15/07/2016. Visit bendigobank.com.au/estatementwinfor
T&Cs. Permit numbers: VIC 14/5764; ACT AP-TP-16/00681;
NSW LTPS/16/02768; SA T16/593. (354503)04/16