Low Rate Credit Card

Bendigo Bank

/178 009452

B A WALKER
33 DIXON DRIVE
TELINA QLD 4680

Your details at a glance

BSB number	**633-000**
Account number	**699041174**
Customer number	31910136/7601
Account title	B A WALKER

Account summary

Statement period	28 Aug 2026 - 27 Sep 2026
Statement number	126
Opening balance on 28 Aug 2026	$995.89
Payments & credits	$1,240.00
Withdrawals & debits	$1,196.25
Interest charges & fees	$11.12
Closing Balance on 27 Sep 2026	**$963.26**

Account details

Credit limit	$1,000.00
Available credit	$36.74
Annual purchase rate	11.990%*
Annual cash advance rate	19.990%~

Payment details

Minimum payment required	$29.00
Payment due	**22 Oct 2026**

Any questions?

Contact Val Grace at Shop Eb 216-226 Philip St, Kin Kora 4680 on **07 4978 1077**, or call **1300 BENDIGO** (1300 236 344).

Low Rate 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 **7 years and 7 months**	And you will pay an estimated total of interest charges of **$376.38**
If you make no additional charges using this card and each month you pay **$45.33**	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 **$124.66, a saving of $251.72**

Having trouble making payments?

If you are having trouble making credit card repayments, please contact our Mortgage Help Centre on 1800 652 146.

*The following reference rate applies to purchase transactions made on your account: Low Rate Purchase Rate

~The following reference rate applies to cash advance transactions made on your account: Low Rate Mastercard Cash Advance Rate

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Bendigo Bank

Account number	**699041174**
Statement period	28/08/2026 to 27/09/2026
Statement number	126 (page 2 of 4)

Low Rate Credit Card

Date	Transaction	Withdrawals	Payments	Balance
Opening balance				**$995.89**
31 Aug 26	E-BANKING TFR 0031910136V501 0659176127 Beach		660.00	335.89
1 Sep 26	Booking.com Hotel, S ydney AUS RETAIL PURCHASE 31/08 CARD NUMBER 518840XXXXXXX400 1	654.90		990.79
5 Sep 26	E-BANKING TFR 0031910136V501 0660439968		200.00	790.79
6 Sep 26	TSG SUNVALLEY, Kin K ora AUS RETAIL PURCHASE 05/09 CARD NUMBER 518840XXXXXXX400 1	23.90		814.69
8 Sep 26	DRAKE SUPERMARKETS1, SUN VALLEY AUS RETAIL PURCHASE 05/09 CARD NUMBER 518840XXXXXXX400 1	7.10		821.79
8 Sep 26	OOMENRGY STH GLA,SOU TH GLADSTO AUS RETAIL PURCHASE 05/09 CARD NUMBER 518840XXXXXXX400 1	153.55		975.34
11 Sep 26	MICROSOFT*MICROSOFT 36, SYDNEY AUS RETAIL PURCHASE 09/09 CARD NUMBER 518840XXXXXXX400 1	16.00		991.34
11 Sep 26	E-BANKING TFR 0031910136V501 0661928185 Dinner		200.00	791.34
12 Sep 26	The Pass - Airlie Be ,Melbourne AUS RETAIL PURCHASE 11/09 CARD NUMBER 518840XXXXXXX400 1	105.26		896.60
13 Sep 26	KIRLI MURAT PTY L,Ai rlie Beach AUS RETAIL PURCHASE 12/09 CARD NUMBER 518840XXXXXXX400 1	41.80		938.40

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Date Paid ____ / ____ / ____ Amount $_____

Low Rate 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.

BPAY **Biller code:** 342949
Ref: 699041174

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

Drawer	Chq No	BSB	Account No	$	¢

Bendigo Bank

Low Rate Credit Card

BSB number	633-000
Account number	699041174
Customer name	B A WALKER
Minimum payment required	$29.00
Closing Balance on 27 Sep 2026	$963.26
Payment due	22 Oct 2026

Date _____ Payment amount _____

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

Continued overleaf...

Bendigo Bank

Account number	**699041174**
Statement period	28/08/2026 to 27/09/2026
Statement number	126 (page 3 of 4)

Low Rate Credit Card *(continued)*.

Date	Transaction	Withdrawals	Payments	Balance
13 Sep 26	ALH VENUES 8140, AIR LIE BEACH AUS RETAIL PURCHASE 12/09 CARD NUMBER 518840XXXXXXX400 1	9.40		947.80
13 Sep 26	ALH VENUES 8140, AIR LIE BEACH AUS RETAIL PURCHASE 12/09 CARD NUMBER 518840XXXXXXX400 1	9.40		957.20
16 Sep 26	NIGHTOWL AIRLIE B,AI RLIE BEACH AUS RETAIL PURCHASE 12/09 CARD NUMBER 518840XXXXXXX400 1	31.21		988.41
16 Sep 26	LIVELIFE PHARM CVAL, CANNONVALE AUS RETAIL PURCHASE 12/09 CARD NUMBER 518840XXXXXXX400 1	8.99		997.40
18 Sep 26	E-BANKING TFR 00319101361401 0663497897		100.00	897.40
19 Sep 26	HORSEY PEOPLE, NARRE WARREN AUS RETAIL PURCHASE 18/09 CARD NUMBER 518840XXXXXXX400 1	25.00		922.40
20 Sep 26	NETFLIX.COM, Melbour ne AUS RETAIL PURCHASE 19/09 CARD NUMBER 518840XXXXXXX400 1	20.99		943.39
20 Sep 26	ENDEAVOUR FOUNDATI,C ANNON HILL AUS RETAIL PURCHASE 19/09 CARD NUMBER 518840XXXXXXX400 1	30.00		973.39
20 Sep 26	E-BANKING TFR 00319101361401 0440190341		50.00	923.39
21 Sep 26	E-BANKING TFR 00319101361401 0664154058		30.00	893.39
23 Sep 26	SP AUNIVA, RIVERTON AUS RETAIL PURCHASE-INTERNATIONAL 22/09 CARD NUMBER 518840XXXXXXX400 1	58.75		952.14
23 Sep 26	INTERNATIONAL TRANSACTION FEE	1.76		953.90
27 Sep 26	Interest - Purchase	9.36		963.26
Transaction totals / Closing balance		**$1,207.37**	**$1,240.00**	**$963.26**

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Continued overleaf...

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

Hardship Assistance

If you are having trouble making your repayments or require Hardship assistance, please contact our dedicated Mortgage Help team on 1800 652 146. For more information you can visit www.bendigobank.com.au/support/financial-difficulty/

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