Orange Everyday statement

029

4294967197

Mrs Joanne Skow
7 Damon Court
MILLGROVE VIC 3799

Client number: 5025620
BSB number: 923 100
Orange Everyday number: 32212714
Statement number: 50
Statement from: 01/04/2026 to 30/06/2026

Updating your details.

It's quick and easy to keep your account secure and ensure you receive important information.
You can update your details anytime, just go to the My profile tab in the ING app or online banking.



Balance

Opening balance	Total money in	Total money out	Closing balance
$440.05	$24,319.57	$-24,698.26	$61.36

Transactions

Account name: Jo main account

Date	Details	Money out $	Money in $	Balance $
01/04/2026	EFTPOS Purchase - Receipt 935334 endota Eastland Ringwood Date 01/04/26 Card 3773	-40.00		400.05
01/04/2026	EFTPOS Purchase - Receipt 102064 STC GROUP PTY LTD RINGWOOD Date 01/04/26 Card 3773	-14.67		385.38
01/04/2026	Direct Debit - Receipt 109647 279056 Go 310326 Sc5218943504870047 To 10404 032797	-360.00		25.38
01/04/2026	Internal Transfer - Receipt 307694 Water From Savings Maximiser 803933966		57.00	82.38
01/04/2026	Internal Transfer - Receipt 610765 Kmart From Savings Maximiser 12723674		30.00	112.38
01/04/2026	Osko Payment - Receipt 662981 Transfer To Joanne Skow	-87.00		25.38
01/04/2026	Direct Debit - Receipt 117294 342120 Raiz Investment 1c410dfd516fbdade8 To 342120 802800	-5.00		20.38

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
01/04/2026	Direct Debit - Receipt 117295 342120 Raiz Maint Fee Dd84f2bd7ac1ee0fd6 To 342120 802800	-5.50		14.88
01/04/2026	Force Post No Funds - Receipt 117296 342120 Raiz Maint Fee 8346a1247b3868b04e To 342120 802800	-5.50		9.38
01/04/2026	Internal Transfer - Receipt 659822 Raiz From Savings Maximiser 803933966		5.50	14.88
01/04/2026	Reversal Direct Debit Raiz Maint Fee 032212714000117296 To 342120 802800		5.50	20.38
02/04/2026	Visa Purchase - Receipt 103977 COLES 7881 RINGWOOD Date 01/04/26 Card 3773	-9.95		10.43
02/04/2026	Deposit - Receipt 114900 Raiz Invest Raiz Fee Return		5.50	15.93
02/04/2026	Internal Transfer - Receipt 832873 Fuel From Orange Everyday 36964816		71.00	86.93
02/04/2026	Internal Transfer - Receipt 005640 Shakes From Savings Maximiser 12723674		80.00	166.93
02/04/2026	Osko Payment - Receipt 070350 Transfer To Joanne Skow	-151.00		15.93
02/04/2026	Internal Transfer - Receipt 641842 From Orange Everyday 36964816		14.00	29.93
02/04/2026	EFTPOS Purchase - Receipt 939736 TATTS ONLINE PTY LTD Date 02/04/26 Card 3773	-18.90		11.03
03/04/2026	Internal Transfer - Receipt 096547 Spend From Savings Maximiser 12723674		300.00	311.03
04/04/2026	Internal Transfer - Receipt 756761 Bday Brekky From Savings Maximiser 803933966		10.00	321.03
04/04/2026	Osko Payment - Receipt 848768 Transfer To Joanne Skow	-10.00		311.03
06/04/2026	Internal Transfer - Receipt 083643 Fuel From Savings Maximiser 803933966		40.00	351.03
06/04/2026	Osko Payment - Receipt 149986 Transfer To Joanne Skow	-41.00		310.03
07/04/2026	Internal Transfer - Receipt 253095 From Savings Maximiser 40083819		50.00	360.03
07/04/2026	Deposit - Receipt 091300 Mr Dylan Kenneth Skow		180.00	540.03
07/04/2026	Direct Debit - Receipt 113927 279056 Go 030426 Sc5218943504870047 To 10404 032797	-300.00		240.03
07/04/2026	Deposit - Receipt 661357 Mr Dylan Kenneth Skow		75.00	315.03
07/04/2026	Internal Transfer - Receipt 298833 Holiday Skye To Savings Maximiser 12723674	-45.00		270.03
07/04/2026	Internal Transfer - Receipt 382175 Skye To Savings Maximiser 803933966	-135.00		135.03
07/04/2026	Osko Deposit - Receipt 733582 Jo-anne B Skow		75.00	210.03

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
07/04/2026	Internal Transfer - Receipt 237851 Chandon From Savings Maximiser 12723674		75.00	285.03
07/04/2026	Osko Deposit - Receipt 353249 J Skow		75.00	360.03
08/04/2026	Direct Debit - Receipt 142215 279056 Go 070426 Sc5218943504870047 To 10404 032797	-300.00		60.03
08/04/2026	Direct Debit - Receipt 114043 342120 Raiz Investment Ca012cfff4a95339b6 To 342120 802800	-5.00		55.03
08/04/2026	EFTPOS Purchase - Receipt 349598 TATTS ONLINE PTY LTD Date 08/04/26 Card 3773	-12.60		42.43
11/04/2026	Internal Transfer - Receipt 542942 Fuel From Savings Maximiser 803933966		55.00	97.43
11/04/2026	Osko Payment - Receipt 609565 Transfer To Joanne Skow	-55.00		42.43
11/04/2026	Osko Payment - Receipt 747403 Transfer To Joanne Skow	-10.00		32.43
11/04/2026	Internal Transfer - Receipt 438899 From Savings Maximiser 803933966		20.00	52.43
11/04/2026	EFTPOS Purchase - Receipt 230115 TATTS ONLINE PTY LTD Date 11/04/26 Card 3773	-17.20		35.23
11/04/2026	Osko Deposit - Receipt 610684 J Skow		315.00	350.23
12/04/2026	Visa Purchase - Receipt 198189 SQ *DUCKY CAFE SEVILLE Seville Date 11/04/26 Card 3773	-12.80		337.43
12/04/2026	Visa Purchase - Receipt 198190 WOOLWORTHS/84-88 WARBURTO YARRA JCTN Date 11/04/26 Card 3773	-11.64		325.79
12/04/2026	Osko Deposit - Receipt 432560 J Skow		80.00	405.79
12/04/2026	Osko Payment - Receipt 474188 Transfer To Kristina Hin	-80.00		325.79
13/04/2026	Osko Deposit - Receipt 665202 J Skow		100.00	425.79
13/04/2026	Internal Transfer - Receipt 676381 Lunch From Savings Maximiser 803933966		100.00	525.79
13/04/2026	Direct Debit - Receipt 119845 279056 Go 110426 Sc5218943504870047 To 10404 032797	-315.00		210.79
14/04/2026	Internal Transfer - Receipt 454883 Dinner From Savings Maximiser 12723674		20.00	230.79
14/04/2026	Internal Transfer - Receipt 471167 Dinner From Savings Maximiser 803933966		30.00	260.79
13/04/2026	EFTPOS Purchase - Receipt 727834 TATTS ONLINE PTY LTD Date 13/04/26 Card 3773	-13.15		247.64
14/04/2026	Salary Deposit - Receipt 103926 Ricegrowers Limi Wage/salary 14802		4,281.51	4,529.15
14/04/2026	Osko Payment - Receipt 416658 Transfer To Bankwest Simple Home Loan	-2,970.00		1,559.15
14/04/2026	Osko Payment - Receipt 458630 Transfer To Bankwest Simple Home Loan	-1,100.00		459.15

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
14/04/2026	Direct Debit - Receipt 138343 279056 Go 130426 Sc5218943504870047 To 10404 032797	-200.00		259.15
15/04/2026	Osko Deposit - Receipt 439214 J Skow		620.00	879.15
15/04/2026	Internal Transfer - Receipt 447868 Jo Pocket To Savings Maximiser 40083819	-280.00		599.15
15/04/2026	Internal Transfer - Receipt 454857 Fuel To Orange Everyday 36964816	-320.00		279.15
15/04/2026	Internal Transfer - Receipt 462147 Nails To Savings Maximiser 40083819	-80.00		199.15
15/04/2026	Direct Debit - Receipt 153595 342120 Raiz Maint Fee 8346a1247b3868b04e To 342120 802800	-5.50		193.65
15/04/2026	Direct Debit - Receipt 108518 342120 Raiz Investment Cf1ab84715ab770154 To 342120 802800	-5.00		188.65
15/04/2026	EFTPOS Purchase - Receipt 624105 TATTS ONLINE PTY LTD Date 15/04/26 Card 3773	-12.60		176.05
16/04/2026	Direct Debit - Receipt 146242 279056 Go 150426 Sc5218943504870047 To 10404 032797	-100.00		76.05
16/04/2026	Internal Transfer - Receipt 727860 Fuel From Orange Everyday 36964816		80.00	156.05
17/04/2026	Osko Payment - Receipt 661534 Transfer To Joanne Skow	-50.00		106.05
17/04/2026	Force Post No Funds - Receipt 113080 342120 Raiz Investment 78d38e3bebc21517f6 To 342120 802800	-15.00		91.05
17/04/2026	Reversal Direct Debit Raiz Investment 032212714000113080 To 342120 802800		15.00	106.05
18/04/2026	Visa Purchase - Receipt 114750 PETROGAS PTY LIMITED MALVERN EAST Date 16/04/26 Card 3773	-78.82		27.23
18/04/2026	EFTPOS Purchase - Receipt 736878 TATTS ONLINE PTY LTD Date 18/04/26 Card 3773	-11.50		15.73
18/04/2026	Internal Transfer - Receipt 614195 Maree From Orange Everyday 36964816		40.00	55.73
18/04/2026	Internal Transfer - Receipt 643517 Pocket From Savings Maximiser 40083819		70.00	125.73
19/04/2026	Visa Purchase - Receipt 134260 THE LOTTERY OFFICE WINNELLIE Date 17/04/26 Card 3773	-14.25		111.48
20/04/2026	Direct Debit - Receipt 105550 279056 Go 190426 Sc5218943504870047 To 10404 032797	-40.00		71.48
21/04/2026	Deposit - Receipt 260512 Mr Dylan Kenneth Skow		180.00	251.48
21/04/2026	Internal Transfer - Receipt 180954 Skye Cruise To Savings Maximiser 12723674	-45.00		206.48

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
21/04/2026	Internal Transfer - Receipt 273060 Fuel Skye To Orange Everyday 36964816	-20.00		186.48
21/04/2026	Internal Transfer - Receipt 336394 Skye Deposit To Savings Maximiser 803933966	-100.00		86.48
21/04/2026	Osko Payment - Receipt 384266 Transfer To Joanne Skow	-10.00		76.48
22/04/2026	Internal Transfer - Receipt 291488 Fuel From Orange Everyday 36964816		20.00	96.48
22/04/2026	Direct Debit - Receipt 169620 342120 Raiz Investment A667441d7c9c5d7cc3 To 342120 802800	-5.00		91.48
22/04/2026	Internal Transfer - Receipt 176261 Fuel From Orange Everyday 36964816		20.00	111.48
22/04/2026	Osko Deposit - Receipt 540030 Jo-anne B Skow		45.00	156.48
22/04/2026	Osko Deposit - Receipt 571398 Jo-anne B Skow		45.00	201.48
22/04/2026	Osko Deposit - Receipt 064066 J Skow		180.00	381.48
22/04/2026	Internal Transfer - Receipt 211611 Skye Cruise Payment From Savings Maximiser 12723674		90.00	471.48
23/04/2026	Visa Purchase - Receipt 185692 IndustryBeans Chadstone Date 22/04/26 Card 3773	-7.60		463.88
23/04/2026	Direct Debit - Receipt 102698 279056 Go 220426 Sc5218943504870047 To 10404 032797	-360.00		103.88
23/04/2026	Osko Deposit - Receipt 152555 J Skow		89.00	192.88
24/04/2026	Visa Purchase - Receipt 123311 THE LOTTERY OFFICE 0721118242 Date 22/04/26 Card 3773	-9.50		183.38
24/04/2026	Visa Purchase - Receipt 123312 THE LOTTERY OFFICE 0721118242 Date 22/04/26 Card 3773	-11.95		171.43
24/04/2026	Visa Purchase - Receipt 123313 PETROGAS PTY LIMITED MALVERN EAST Date 22/04/26 Card 3773	-38.93		132.50
26/04/2026	Internal Transfer - Receipt 447549 Deposit From Savings Maximiser 40083819		70.00	202.50
26/04/2026	Internal Transfer - Receipt 488847 Afterpay To Savings Maximiser 803933966	-22.50		180.00
26/04/2026	Osko Payment - Receipt 608739 Transfer To Joanne Skow	-45.00		135.00
27/04/2026	Direct Debit - Receipt 142740 279056 Go 240426 Sc5218943504870047 To 10404 032797	-89.00		46.00
27/04/2026	Force Post No Funds - Receipt 130410 279056 Go 260426 Sc5218943504870047 To 10404 032797	-48.00		-2.00
27/04/2026	Reversal Direct Debit Go 260426 032212714000130410 To 10404 032797		48.00	46.00

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
28/04/2026	Visa Purchase - Receipt 184385 WOOLWORTHS/1341 DANDENONG CHADSTONE Date 27/04/26 Card 3773	-12.08		33.92
28/04/2026	Visa Purchase - Receipt 184386 SQ *AXIL CHADSTONE Chadstone Date 27/04/26 Card 3773	-6.48		27.44
29/04/2026	Visa Purchase - Receipt 165427 WOOLWORTHS/1341 DANDENONG CHADSTONE Date 28/04/26 Card 3773	-11.47		15.97
29/04/2026	Visa Purchase - Receipt 165428 SQ *AXIL CHADSTONE Chadstone Date 28/04/26 Card 3773	-7.69		8.28
29/04/2026	Internal Transfer - Receipt 559272 From Orange Everyday 36964816		85.00	93.28
29/04/2026	EFTPOS Purchase - Receipt 138967 SOLO WANDIN N NORTH Date 29/04/26 Card 3773	-61.25		32.03
29/04/2026	Direct Debit - Receipt 120012 342120 Raiz Investment 3c365b98433778f4b6 To 342120 802800	-5.00		27.03
30/04/2026	Visa Purchase - Receipt 183540 IndustryBeans Chadstone Date 29/04/26 Card 3773	-7.60		19.43
30/04/2026	Deposit - Receipt 134933 Mr Dylan Kenneth Skow		26.00	45.43
30/04/2026	Deposit - Receipt 102885 Hcfhealth C29652235		36.00	81.43
01/05/2026	Osko Payment - Receipt 461625 Transfer To Joanne Skow	-26.00		55.43
01/05/2026	Internal Transfer - Receipt 573774 From Savings Maximiser 12723674		33.00	88.43
01/05/2026	Direct Debit - Receipt 164172 342120 Raiz Maint Fee 3657542d727b4a8acd To 342120 802800	-5.50		82.93
02/05/2026	Osko Deposit - Receipt 079069 J Skow		200.00	282.93
04/05/2026	Visa Purchase - Receipt 161387 THE LOTTERY OFFICE 0721118242 Date 01/05/26 Card 3773	-9.35		273.58
04/05/2026	EFTPOS Purchase - Receipt 269110 WWW.INDUSTRYBEANS.COM Date 04/05/26 Card 3773	-7.60		265.98
04/05/2026	Direct Debit - Receipt 171861 279056 Go 020526 Sc5218943504870047 To 10404 032797	-200.00		65.98
04/05/2026	Direct Debit - Receipt 171862 279056 Go 010526 Sc5218943504870047 To 10404 032797	-50.00		15.98
05/05/2026	Internal Transfer - Receipt 825169 Pocket From Savings Maximiser 40083819		50.00	65.98
05/05/2026	Deposit - Receipt 242617 Mr Dylan Kenneth Skow		180.00	245.98
05/05/2026	Internal Transfer - Receipt 738043 Holiday Skye To Savings Maximiser 12723674	-45.00		200.98
05/05/2026	Internal Transfer - Receipt 785746 Skye To Savings Maximiser 803933966	-120.00		80.98

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
05/05/2026	Internal Transfer - Receipt 809263 Fuel To Orange Everyday 36964816	-15.00		65.98
06/05/2026	EFTPOS Purchase - Receipt 278228 WWW.INDUSTRYBEANS.COM Date 06/05/26 Card 3773	-7.60		58.38
06/05/2026	Direct Debit - Receipt 123809 342120 Raiz Investment 70432b93b917db3508 To 342120 802800	-8.00		50.38
06/05/2026	Internal Transfer - Receipt 045954 Water From Savings Maximiser 803933966		56.00	106.38
06/05/2026	Osko Payment - Receipt 128445 Transfer To Joanne Skow	-56.00		50.38
06/05/2026	Internal Transfer - Receipt 385281 Fuel From Orange Everyday 36964816		56.00	106.38
06/05/2026	Osko Payment - Receipt 460702 Transfer To Joanne Skow	-56.00		50.38
06/05/2026	Osko Deposit - Receipt 788703 Jo-anne B Skow		65.00	115.38
06/05/2026	Pay Anyone - Receipt 380366 Transfer To Dylan Skow	-65.00		50.38
08/05/2026	Visa Purchase - Receipt 128661 CHADSTONE NOMINEES PTY CHADSTONE Date 06/05/26 Card 3773	-13.90		36.48
08/05/2026	Internal Transfer - Receipt 319980 Depop From Savings Maximiser 803933966		130.00	166.48
08/05/2026	Osko Payment - Receipt 349984 Transfer To Joanne Skow	-139.00		27.48
10/05/2026	Internal Transfer - Receipt 240374 Pocket From Savings Maximiser 40083819		40.00	67.48
10/05/2026	Internal Transfer - Receipt 251042 From Savings Maximiser 12723674		48.00	115.48
11/05/2026	Visa Purchase - Receipt 157952 BUNNINGS 419000 BAYSWATER Date 09/05/26 Card 3773	-11.99		103.49
11/05/2026	Visa Purchase - Receipt 157953 THE LOTTERY OFFICE WINNELLIE Date 08/05/26 Card 3773	-9.50		93.99
11/05/2026	EFTPOS Purchase - Receipt 275590 WWW.INDUSTRYBEANS.COM Date 11/05/26 Card 3773	-7.60		86.39
11/05/2026	Direct Debit - Receipt 101640 279056 Go 100526 Sc5218943504870047 To 10404 032797	-48.00		38.39
12/05/2026	Osko Payment - Receipt 117730 Transfer To Joanne Skow	-15.00		23.39
12/05/2026	Internal Transfer - Receipt 212816 Afterpay From Savings Maximiser 12723674		48.00	71.39
12/05/2026	Visa/Eftpos Refund - Receipt 174295 BUNNINGS 410000 LILYDALE Date 10/05/26 Card 3773		3.00	74.39
13/05/2026	Internal Transfer - Receipt 843261 Fuel Caden From Orange Everyday 36964816		30.00	104.39
13/05/2026	Pay Anyone - Receipt 431415 Transfer To Matthew Skow	-30.00		74.39

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
13/05/2026	Direct Debit - Receipt 139654 279056 Go 120526 Sc5218943504870047 To 10404 032797	-48.00		26.39
13/05/2026	Direct Debit - Receipt 103965 342120 Raiz Investment 7c51887a7d28b4777b To 342120 802800	-8.00		18.39
14/05/2026	Internal Transfer - Receipt 722122 From Orange Everyday 36964816		24.00	42.39
14/05/2026	Internal Transfer - Receipt 759512 From Savings Maximiser 40083819		56.00	98.39
14/05/2026	Salary Deposit - Receipt 129746 Ricegrowers Limi Wage/salary 14802		5,063.40	5,161.79
14/05/2026	Osko Payment - Receipt 388811 Transfer To Kristina Hin	-80.00		5,081.79
14/05/2026	Osko Payment - Receipt 432566 Transfer To Bankwest Simple Home Loan	-3,051.00		2,030.79
14/05/2026	Osko Payment - Receipt 534878 Transfer To Bankwest Simple Home Loan	-1,100.00		930.79
14/05/2026	Internal Transfer - Receipt 628457 Nails To Savings Maximiser 12723674	-80.00		850.79
14/05/2026	Internal Transfer - Receipt 682737 Pocket To Savings Maximiser 40083819	-350.00		500.79
14/05/2026	Internal Transfer - Receipt 739290 Fuel To Orange Everyday 36964816	-240.00		260.79
14/05/2026	EFTPOS Purchase - Receipt 844750 TATTS ONLINE PTY LTD Date 14/05/26 Card 3773	-12.60		248.19
15/05/2026	Internal Transfer - Receipt 067638 Pocket From Savings Maximiser 40083819		70.00	318.19
15/05/2026	Visa Purchase - Receipt 115706 THE LOTTERY OFFICE WINNELLIE Date 12/05/26 Card 3773	-16.70		301.49
15/05/2026	Direct Debit - Receipt 128357 279056 Go 140526 Sc5218943504870047 To 10404 032797	-243.73		57.76
16/05/2026	Visa Purchase - Receipt 120103 WOOLWORTHS/84-88 WARBURTO YARRA JCTN Date 15/05/26 Card 3773	-10.00		47.76
15/05/2026	EFTPOS Purchase - Receipt 589265 TATTS ONLINE PTY LTD Date 15/05/26 Card 3773	-12.60		35.16
17/05/2026	Visa Purchase - Receipt 143292 WOOLWORTHS/84-88 WARBURTO YARRA JCTN Date 16/05/26 Card 3773	-11.68		23.48
17/05/2026	Internal Transfer - Receipt 013242 Deposit From Savings Maximiser 803933966		120.00	143.48
17/05/2026	Internal Transfer - Receipt 802290 Matt From Orange Everyday 36964816		40.00	183.48
17/05/2026	Pay Anyone - Receipt 832109 Transfer To Matthew Skow	-40.00		143.48
18/05/2026	Visa Purchase - Receipt 151697 THE LOTTERY OFFICE 0721118242 Date 15/05/26 Card 3773	-4.67		138.81

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
18/05/2026	EFTPOS Purchase - Receipt 224144 WWW.INDUSTRYBEANS.COM Date 18/05/26 Card 3773	-7.60		131.21
18/05/2026	Deposit - Receipt 180268 Mr Matthew Skow		20.00	151.21
18/05/2026	Direct Debit - Receipt 140021 342120 Raiz Investment 2d0e5c97e12da779fd To 342120 802800	-100.00		51.21
19/05/2026	EFTPOS Purchase - Receipt 079128 WWW.INDUSTRYBEANS.COM Date 19/05/26 Card 3773	-7.60		43.61
19/05/2026	Deposit - Receipt 026808 Mr Dylan Kenneth Skow		180.00	223.61
19/05/2026	Internal Transfer - Receipt 465277 Holiday To Savings Maximiser 12723674	-45.00		178.61
19/05/2026	Internal Transfer - Receipt 491834 Fuel To Orange Everyday 36964816	-20.00		158.61
19/05/2026	Internal Transfer - Receipt 528884 Skye Deposit To Savings Maximiser 803933966	-100.00		58.61
19/05/2026	Osko Payment - Receipt 555864 Transfer To Joanne Skow	-15.00		43.61
19/05/2026	Deposit - Receipt 112777 Hcfhealth C29652235		50.00	93.61
19/05/2026	Deposit - Receipt 112778 Hcfhealth C29652235		50.00	143.61
19/05/2026	Deposit - Receipt 112779 Hcfhealth C29652235		50.00	193.61
19/05/2026	Deposit - Receipt 112780 Hcfhealth C29652235		50.00	243.61
19/05/2026	Deposit - Receipt 112781 Hcfhealth C29652235		50.00	293.61
19/05/2026	Deposit - Receipt 112782 Hcfhealth C29652235		50.00	343.61
19/05/2026	Osko Payment - Receipt 369932 Transfer To Joanne Skow	-200.00		143.61
19/05/2026	Osko Payment - Receipt 378384 Transfer To Bankwest Simple Home Loan	-100.00		43.61
19/05/2026	Osko Deposit - Receipt 417367 Jo-anne B Skow		90.00	133.61
19/05/2026	Internal Transfer - Receipt 455055 Caden Cruise To Savings Maximiser 12723674	-90.00		43.61
19/05/2026	Deposit - Receipt 501795 Mr Dylan Kenneth Skow		35.00	78.61
20/05/2026	Visa Purchase - Receipt 193346 Thailander - Chadstone 20 Chadstone Date 19/05/26 Card 3773	-20.18		58.43
20/05/2026	Direct Debit - Receipt 145820 342120 Raiz Investment 71ac3c5b0e5e08f563 To 342120 802800	-8.00		50.43
21/05/2026	Visa Purchase - Receipt 106410 THE LOTTERY OFFICE 0721118242 Date 19/05/26 Card 3773	-1.52		48.91
21/05/2026	Internal Transfer - Receipt 592909 Pocket From Savings Maximiser 40083819		50.00	98.91
21/05/2026	EFTPOS Purchase - Receipt 410673 WWW.INDUSTRYBEANS.COM Date 21/05/26 Card 3773	-7.60		91.31

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
21/05/2026	Direct Debit - Receipt 120656 279056 Go 200526 Sc5218943504870047 To 10404 032797	-35.00		56.31
21/05/2026	EFTPOS Purchase - Receipt 576828 TATTS ONLINE PTY LTD Date 21/05/26 Card 3773	-19.50		36.81
21/05/2026	EFTPOS Purchase - Receipt 104825 STC GROUP PTY LTD RINGWOOD Date 21/05/26 Card 3773	-17.71		19.10
22/05/2026	Visa Purchase - Receipt 119438 THE LOTTERY OFFICE WINNELLIE Date 19/05/26 Card 3773	-7.50		11.60
22/05/2026	Internal Transfer - Receipt 733930 Fuel From Orange Everyday 36964816		45.00	56.60
22/05/2026	Osko Payment - Receipt 832492 Transfer To Joanne Skow	-41.00		15.60
22/05/2026	Osko Deposit - Receipt 773053 J Skow		89.00	104.60
22/05/2026	Osko Deposit - Receipt 073117 Jo-anne B Skow		288.00	392.60
22/05/2026	Osko Deposit - Receipt 120309 J Skow		200.00	592.60
22/05/2026	Osko Payment - Receipt 210799 Transfer To Auto General Insurance	-488.00		104.60
23/05/2026	Internal Transfer - Receipt 897267 Shake From Orange Everyday 36964816		20.00	124.60
23/05/2026	Internal Transfer - Receipt 014149 Shake From Savings Maximiser 40083819		15.00	139.60
23/05/2026	Osko Payment - Receipt 048445 Transfer To Joanne Skow	-35.00		104.60
25/05/2026	Direct Debit - Receipt 161005 279056 Go 220526 Sc5218943504870047 To 10404 032797	-89.00		15.60
26/05/2026	EFTPOS Purchase - Receipt 148507 WWW.INDUSTRYBEANS.COM Date 26/05/26 Card 3773	-7.60		8.00
27/05/2026	Internal Transfer - Receipt 284682 From Savings Maximiser 40083819		10.00	18.00
27/05/2026	EFTPOS Purchase - Receipt 394222 WWW.INDUSTRYBEANS.COM Date 27/05/26 Card 3773	-16.10		1.90
27/05/2026	Internal Transfer - Receipt 170140 From Savings Maximiser 40083819		40.00	41.90
27/05/2026	Direct Debit - Receipt 125945 342120 Raiz Investment 4c181af0bc989fbd4a To 342120 802800	-8.00		33.90
27/05/2026	Internal Transfer - Receipt 240154 Afterpay From Savings Maximiser 12723674		48.00	81.90
27/05/2026	Osko Deposit - Receipt 513862 Jo-anne B Skow		100.00	181.90
27/05/2026	Osko Deposit - Receipt 751373 J Skow		200.00	381.90
27/05/2026	Internal Transfer - Receipt 006484 Mum Dad To Savings Maximiser 12723674	-200.00		181.90
27/05/2026	Internal Transfer - Receipt 041735 Caden To Savings Maximiser 12723674	-100.00		81.90

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
28/05/2026	EFTPOS Purchase - Receipt 534201 TATTS ONLINE PTY LTD Date 28/05/26 Card 3773	-12.60		69.30
28/05/2026	Direct Debit - Receipt 105372 279056 Go 270526 Sc5218943504870047 To 10404 032797	-48.00		21.30
30/05/2026	Internal Transfer - Receipt 888906 Fuel From Orange Everyday 36964816		80.00	101.30
30/05/2026	Osko Payment - Receipt 222576 Transfer To Joanne Skow	-76.00		25.30
30/05/2026	Internal Transfer - Receipt 249832 Raiz Save From Savings Maximiser 803933966		100.00	125.30
30/05/2026	Deposit - Receipt 588702 Ms Marilyn Hurst		45.00	170.30
30/05/2026	Osko Payment - Receipt 178938 Transfer To Matthew Skow	-45.00		125.30
31/05/2026	Visa Purchase - Receipt 193144 COLES 0637 RINGWOOD Date 30/05/26 Card 3773	-3.70		121.60
01/06/2026	EFTPOS Purchase - Receipt 422497 WWW.INDUSTRYBEANS.COM Date 01/06/26 Card 3773	-8.60		113.00
01/06/2026	Internal Transfer - Receipt 215011 Pocket From Savings Maximiser 40083819		50.00	163.00
01/06/2026	Direct Debit - Receipt 153531 342120 Raiz Maint Fee Afc904f191480f5e4f To 342120 802800	-5.50		157.50
01/06/2026	Direct Debit - Receipt 153532 342120 Raiz Investment 03262bb205d12877bb To 342120 802800	-100.00		57.50
02/06/2026	Deposit - Receipt 387143 Mr Dylan Kenneth Skow		185.00	242.50
02/06/2026	EFTPOS Purchase - Receipt 265933 WWW.INDUSTRYBEANS.COM Date 02/06/26 Card 3773	-3.60		238.90
02/06/2026	Deposit - Receipt 092139 Mr Dylan Kenneth Skow		50.00	288.90
02/06/2026	Osko Payment - Receipt 188492 Transfer To Joanne Skow	-65.00		223.90
02/06/2026	Internal Transfer - Receipt 258034 Skye Board To Savings Maximiser 803933966	-100.00		123.90
02/06/2026	Internal Transfer - Receipt 321903 Skye Fuel To Orange Everyday 36964816	-20.00		103.90
02/06/2026	Internal Transfer - Receipt 360142 Shakes From Savings Maximiser 40083819		40.00	143.90
02/06/2026	Internal Transfer - Receipt 393999 Skye To Savings Maximiser 12723674	-50.00		93.90
02/06/2026	Osko Deposit - Receipt 791024 Jo-anne B Skow		50.00	143.90
02/06/2026	Deposit - Receipt 036234 Mr Dylan Kenneth Skow		50.00	193.90
02/06/2026	Internal Transfer - Receipt 404683 Holiday Caden To Savings Maximiser 12723674	-50.00		143.90

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
02/06/2026	Internal Transfer - Receipt 428384 Skye To Savings Maximiser 803933966	-50.00		93.90
03/06/2026	Visa Purchase - Receipt 172646 INDUSTRYBEANS Fitzroy Date 02/06/26 Card 3773	-7.50		86.40
03/06/2026	Direct Debit - Receipt 144887 342120 Raiz Investment 0c8ca1548c2363044a To 342120 802800	-10.00		76.40
04/06/2026	Internal Transfer - Receipt 685695 Raiz From Savings Maximiser 803933966		100.00	176.40
03/06/2026	EFTPOS Purchase - Receipt 368599 TATTS ONLINE PTY LTD Date 03/06/26 Card 3773	-9.50		166.90
04/06/2026	Visa Purchase - Receipt 186482 CWH LILYDALE MAROONDAHHWY LILYDALE Date 02/06/26 Card 3773	-40.00		126.90
04/06/2026	Direct Debit - Receipt 161739 342120 Raiz Investment B566f44e03654ba625 To 342120 802800	-10.00		116.90
05/06/2026	Deposit - Receipt 103274 Dgs Drawings Acc 260605.06.00031165		160.18	277.08
06/06/2026	Internal Transfer - Receipt 008810 Vanity To Orange Everyday 311516794	-160.00		117.08
06/06/2026	Internal Transfer - Receipt 016608 From Savings Maximiser 40083819		27.00	144.08
06/06/2026	Pay Anyone - Receipt 042356 Transfer To Matthew Skow	-21.00		123.08
06/06/2026	Internal Transfer - Receipt 233887 Pocket From Orange Everyday 36964816		20.00	143.08
07/06/2026	Visa Purchase - Receipt 101391 THE LOTTERY OFFICE 0721118242 Date 05/06/26 Card 3773	-12.35		130.73
09/06/2026	Internal Transfer - Receipt 757847 Fuel From Orange Everyday 36964816		60.00	190.73
09/06/2026	Internal Transfer - Receipt 764184 From Orange Everyday 36964816		15.00	205.73
09/06/2026	Osko Payment - Receipt 771641 Transfer To Joanne Skow	-60.00		145.73
09/06/2026	EFTPOS Purchase - Receipt 399914 TATTS ONLINE PTY LTD Date 09/06/26 Card 3773	-13.15		132.58
10/06/2026	Internal Transfer - Receipt 733881 Chair From Orange Everyday 311516794		240.00	372.58
10/06/2026	Osko Payment - Receipt 769026 Transfer To Joanne Skow	-240.00		132.58
10/06/2026	Osko Deposit - Receipt 334708 J Skow		99.00	231.58
10/06/2026	Direct Debit - Receipt 100110 342120 Raiz Investment Fe2c23792e83be491b To 342120 802800	-10.00		221.58
11/06/2026	EFTPOS Purchase - Receipt 753675 TATTS ONLINE PTY LTD Date 11/06/26 Card 3773	-2.60		218.98

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
11/06/2026	Direct Debit - Receipt 131074 279056 Go 100626 Sc5218943504870047 To 10404 032797	-100.00		118.98
11/06/2026	Direct Debit - Receipt 131075 279056 Go 100626 Sc5218943504870047 To 10404 032797	-99.00		19.98
12/06/2026	Salary Deposit - Receipt 125365 Ricegrowers Limi Wage/salary 14802		4,477.98	4,497.96
12/06/2026	Osko Payment - Receipt 129287 Transfer To Bankwest Simple Home Loan	-3,051.00		1,446.96
12/06/2026	Osko Payment - Receipt 153653 Transfer To Bankwest Simple Home Loan	-1,100.00		346.96
12/06/2026	Internal Transfer - Receipt 181552 Nails To Orange Everyday 36964816	-80.00		266.96
12/06/2026	Internal Transfer - Receipt 217966 Fuel To Orange Everyday 36964816	-120.00		146.96
12/06/2026	Internal Transfer - Receipt 241307 Pocket To Savings Maximiser 40083819	-50.00		96.96
12/06/2026	Internal Transfer - Receipt 265678 Jo Pocket To Savings Maximiser 40083819	-50.00		46.96
13/06/2026	Deposit - Receipt 468962 Mr Dylan Kenneth Skow		15.00	61.96
13/06/2026	Osko Payment - Receipt 355114 Transfer To Charlotte Skow	-5.00		56.96
14/06/2026	Visa Purchase - Receipt 183626 CROYDON HILLS PHARMAC Croydon Hill Date 13/06/26 Card 3773	-15.95		41.01
14/06/2026	Deposit - Receipt 194027 Ms Marilyn Hurst		132.00	173.01
14/06/2026	Osko Payment - Receipt 066992 Transfer To Joanne Skow	-132.00		41.01
14/06/2026	Osko Deposit - Receipt 660667 J Skow		500.00	541.01
14/06/2026	Internal Transfer - Receipt 739975 Pocket To Savings Maximiser 40083819	-100.00		441.01
15/06/2026	Visa Purchase - Receipt 173462 JEFFERIES FAMILY SUP CROYDON NORT Date 13/06/26 Card 3773	-17.20		423.81
15/06/2026	EFTPOS Purchase - Receipt 196473 WWW.INDUSTRYBEANS.COM Date 15/06/26 Card 3773	-8.90		414.91
15/06/2026	Direct Debit - Receipt 145883 279056 Go 140626 Sc5218943504870047 To 10404 032797	-348.00		66.91
15/06/2026	Osko Payment - Receipt 658457 Transfer To Joanne Skow	-17.15		49.76
15/06/2026	Osko Deposit - Receipt 701812 Jo-anne B Skow		50.00	99.76
16/06/2026	Visa Purchase - Receipt 165375 COLES 0630 CROYDON Date 15/06/26 Card 3773	-10.30		89.46
16/06/2026	Internal Transfer - Receipt 113576 Caden Holiday Deposit To Savings Maximiser 12723674	-50.00		39.46
16/06/2026	Deposit - Receipt 174301 Mr Dylan Kenneth Skow		335.00	374.46
16/06/2026	EFTPOS Purchase - Receipt 327052 WWW.INDUSTRYBEANS.COM Date 16/06/26 Card 3773	-7.90		366.56

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
16/06/2026	Deposit - Receipt 271647 Mr Dylan Kenneth Skow		400.00	766.56
16/06/2026	Osko Payment - Receipt 324178 Transfer To Joanne Skow	-400.00		366.56
16/06/2026	Internal Transfer - Receipt 361705 Skye Fuel To Orange Everyday 36964816	-20.00		346.56
16/06/2026	Internal Transfer - Receipt 384168 Skye Holiday To Savings Maximiser 12723674	-100.00		246.56
16/06/2026	Internal Transfer - Receipt 399054 Skye To Savings Maximiser 803933966	-200.00		46.56
16/06/2026	Osko Payment - Receipt 415283 Transfer To Joanne Skow	-15.00		31.56
16/06/2026	Deposit - Receipt 529439 Mr Dylan Kenneth Skow		30.00	61.56
16/06/2026	Internal Transfer - Receipt 435453 Maree From Savings Maximiser 803933966		80.00	141.56
16/06/2026	Osko Payment - Receipt 455644 Transfer To Joanne Skow	-115.00		26.56
16/06/2026	Internal Transfer - Receipt 437218 Pocket From Savings Maximiser 40083819		40.00	66.56
17/06/2026	Visa Purchase - Receipt 188291 WOOLWORTHS/1341 DANDENONG CHADSTONE Date 16/06/26 Card 3773	-19.57		46.99
17/06/2026	EFTPOS Purchase - Receipt 151673 WWW.INDUSTRYBEANS.COM Date 17/06/26 Card 3773	-7.90		39.09
17/06/2026	Internal Transfer - Receipt 431204 From Savings Maximiser 40083819		10.00	49.09
17/06/2026	Direct Debit - Receipt 145637 342120 Raiz Investment 0dec4595c2ff71c792 To 342120 802800	-10.00		39.09
17/06/2026	Osko Deposit - Receipt 184313 J Skow		200.00	239.09
18/06/2026	Internal Transfer - Receipt 130184 Jo Matt Holiday To Savings Maximiser 12723674	-200.00		39.09
18/06/2026	Internal Transfer - Receipt 146527 Raiz From Savings Maximiser 803933966		100.00	139.09
18/06/2026	Visa Purchase - Receipt 192406 Sandwichchefs/1341 Danden Chadstone Date 17/06/26 Card 3773	-23.14		115.95
18/06/2026	Visa Purchase - Receipt 192407 INDUSTRYBEANS Fitzroy Date 17/06/26 Card 3773	-7.50		108.45
18/06/2026	Internal Transfer - Receipt 700309 Nails From Orange Everyday 36964816		80.00	188.45
18/06/2026	Osko Payment - Receipt 738483 Transfer To Kristina Hin	-80.00		108.45
18/06/2026	Internal Transfer - Receipt 763445 Pocket From Savings Maximiser 40083819		50.00	158.45
18/06/2026	Direct Debit - Receipt 126265 342120 Raiz Investment 1873b366b4c1b62c23 To 342120 802800	-100.00		58.45

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Transactions (continued)

Date	Details	Money out $	Money in $	Balance $
19/06/2026	Visa Purchase - Receipt 192249 WOOLWORTHS/84-88 WARBURTO YARRA JCTN Date 18/06/26 Card 3773	-20.99		37.46
19/06/2026	Visa Purchase - Receipt 192250 BWS LIQUOR/84-88 WARBURTO YARRA JCTN Date 18/06/26 Card 3773	-20.90		16.56
19/06/2026	Internal Transfer - Receipt 836630 Raiz From Savings Maximiser 803933966		22.00	38.56
19/06/2026	EFTPOS Purchase - Receipt 602513 TATTS ONLINE PTY LTD Date 19/06/26 Card 3773	-17.20		21.36
20/06/2026	Internal Transfer - Receipt 780163 Fuel From Orange Everyday 36964816		40.00	61.36
20/06/2026	Pay Anyone - Receipt 799847 Transfer To Matthew Skow	-40.00		21.36
24/06/2026	Osko Deposit - Receipt 289322 Jo-anne B Skow		50.00	71.36
24/06/2026	Internal Transfer - Receipt 432370 Caden Holiday To Savings Maximiser 12723674	-50.00		21.36
24/06/2026	Direct Debit - Receipt 107785 342120 Raiz Investment 1da9aad4a361fe16d6 To 342120 802800	-10.00		11.36
30/06/2026	Deposit - Receipt 181143 Mr Dylan Kenneth Skow		335.00	346.36
30/06/2026	Internal Transfer - Receipt 288632 Deposit To Savings Maximiser 803933966	-100.00		246.36
30/06/2026	Internal Transfer - Receipt 350528 Skye Holiday To Savings Maximiser 12723674	-100.00		146.36
30/06/2026	Internal Transfer - Receipt 390714 Skye Fyel To Orange Everyday 36964816	-20.00		126.36
30/06/2026	Osko Payment - Receipt 452781 Transfer To Bankwest Simple Home Loan	-100.00		26.36
30/06/2026	Osko Payment - Receipt 825022 Transfer To Joanne Skow	-15.00		11.36
30/06/2026	Internal Transfer - Receipt 861874 Pocket From Savings Maximiser 40083819		50.00	61.36

Total Cashback Financial Year to Date: $0.00
Total Cashback for this statement: $0.00

Total Rebates Financial Year to Date: $3.13
Total Rebates for this statement: $0.00

Total Fees Financial Year to Date: $0.00
Total Fees for this statement: $0.00

Total Rounded Up to Charity Financial Year to Date*: $0.00

Please check all transactions carefully. If you believe there is an error or unauthorised transaction, or if you have any queries, please call us as soon as possible on 133 464.

We recommend you retain a copy of your statement for taxation purposes and seek tax advice if required.

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For the curious:

Keeping you safe and secure

ING takes the security of customers' accounts, transactions and information very seriously. It's also important for you to take all reasonable precautions to ensure that your codes and devices for your account are not misused and remain secure and confidential. Please remember these security guidelines:

1. Don't share your Codes (Access Code, PIN, any passcode you use to authenticate a transaction on your account and any additional security code we provide you to conduct certain transactions – including one time passwords provided by SMS) with anyone. In some specific circumstances when speaking with one of our Customer Care Specialists we may request a one-time password (as reflected in your Terms and Conditions booklet).
2. Where you choose a Code make sure that it is difficult to guess. It should not be associated with your date of birth, Client Number, or name, or consist of repeated, ascending or descending characters.
3. If you have a Visa card on your account, don't give it to anyone else or let anyone else use it. If you have a virtual Visa card installed on a device, do not install another person's biometric identifiers on that device or share your device access code.
4. Avoid using computers that are shared with other unknown people for online banking, such as internet cafes and libraries.
5. If you record your Code, store it in a safe place that is password protected, separate from your Client Number or any device you use to transact on the account.
6. Use care to prevent anyone else seeing your Codes or PIN when being entered.
7. ING will never send you an email asking you to click on a link to access online banking, or to provide your Access Code, Security Code or PIN.
8. Please check all transactions carefully. If you think or suspect that there's been an error or unauthorised transaction, that anyone else knows any of your Codes, or that any of your devices have been lost, stolen, or used without your permission, call us straight away on 133 464. If you don't notify us immediately when you realise or suspect anyone else knows your Codes you may be liable for any transactions that occur on your account.

We can cancel any access method associated with a Code at any time without notice if we believe it is being used in a way that can cause loss to you or us, and you may be liable for transactions on your account. You may also be liable for transactions where you or another user engage in fraud, voluntarily disclose Codes, or act with extreme carelessness. These guidelines do not set out all the circumstances in which you may be liable for unauthorised electronic transactions. Your liability for unauthorised electronic transactions will be determined under the ePayments Code (as reflected in your Terms and Conditions booklet).

*All Round Up to Charity transactions are donated, on your behalf, to Intelligent Foundation ABN 48 156 978 613 (a DeductibleGift Recipient). Intelligent Foundation delivers donations to other charities. Round Up to Charity transactions debited from your account within the last 14 days of the financial year will not be included in the current year's total. Instead these Round Ups will be included in the following year's total due to processing time.
The total Round Up to Charity stated on your April –June statement reflects the amount donated on your behalf in that financial year. To find out more, please see the Orange Everyday Terms and Conditions.

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