

158

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
14 Sep 06	THE FORBES HOTEL, SY DNEY AUS RETAIL PURCHASE 09/09 CARD NUMBER 4129780100111546 1		82.40		3,303.60
14 Sep 06	PREMIER CABS 13101,E AST SYDNEY AUS RETAIL PURCHASE 12/09 CARD NUMBER 4129780100111546 1		11.21		3,314.81
14 Sep 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 12/09 CARD NUMBER 4129780100111546 1		69.93		3,384.74
15 Sep 06	INDUSTRIE, SYDNEY AUS RETAIL PURCHASE 12/09 CARD NUMBER 4129780100111546 1		220.50		3,605.24
15 Sep 06	INDUSTRIE, SYDNEY AUS RETAIL PURCHASE 12/09 CARD NUMBER 4129780100111546 1		150.50		3,755.74
16 Sep 06	WATERFRONT RESTAURAN ,THE ROCKS AUS RETAIL PURCHASE 14/09 CARD NUMBER 4129780100111546 1		60.00		3,815.74

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED
FOR YOUR ACCOUNT.

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 charge back rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied at the top of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, Fountain Court, 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 written 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)

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

Quoting this information correctly will help avoid delays.



ABN 11 068 049 178 AFSL 237879

www.bendigobank.com.au



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number 590338141
Customer Number 8791923/7902
Account Title HEALTH SERVICES UNION OF AUSTRALIA (VICTORIA) NO 1 BRANCH

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Statement Period 19 Aug 2006 to 18 Sep 2006
Statement Number 043
Opening balance on 19 Aug 2006 \$4,826.52
Payments & credits \$4,826.52
Withdrawals & debits \$3,815.74
Interest Charges & Fees \$0.00
Available Credit \$6,184

Payment details

Closing Balance on 18 Sep 2006 \$3,815.74
Minimum Payment Required \$115.00
Overdue Amount \$0.00
Payment Due 13 Oct 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				
20 Aug 06	AA CARLTON 0271, CAR LTON AUS RETAIL PURCHASE 18/08 CARD NUMBER 4129780100111546 1		59.87		4,826.52 4,886.39
20 Aug 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 18/08 CARD NUMBER 4129780100111546 1		38.85		4,925.24
23 Aug 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 20/08 CARD NUMBER 4129780100111546 1		66.49		4,991.73

See Overleaf

Credit Limit: \$10,000

Available Credit: \$6,184

Annual Rate: 17.150*

Daily Rate: 0.046986

Payment Options

Visit any **Bendigo Bank** branch to make your payment.



www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.



Bill code: **342949**
Reference number: 590338141



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**[^] using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate
^ Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.



Date	Transaction	Chq No.	Withdrawals	Payments	Balance
			131.80		5,123.53
25 Aug 06	CIVIC COMPLIANCE, ME LBOURNE AUS RETAIL PURCHASE 22/08 CARD NUMBER 4129780100111546 1				5,310.33
25 Aug 06	CIVIC COMPLIANCE, ME LBOURNE AUS RETAIL PURCHASE 22/08 CARD NUMBER 4129780100111546 1		186.80		5,434.23
25 Aug 06	YARRA CITY COUNCIL, ABBOTSFORD AUS RETAIL PURCHASE 23/08 CARD NUMBER 4129780100111546 1		123.90		5,497.14
27 Aug 06	CALTEX RANGIORA, RAN GIORA NZ RETAIL PURCHASE 24/08 73.24 NEW ZEALAND DOLLAR CARD NUMBER 4129780100111546 1		62.91		5,740.67
29 Aug 06	HERTZ RENT A CAR, CH RISTCHURCH NZ RETAIL PURCHASE 24/08 283.50 NEW ZEALAND DOLLAR CARD NUMBER 4129780100111546 1		243.53		5,989.53
30 Aug 06	AIR NZ RES CALL CENT R, AUCKLAND NZ RETAIL PURCHASE 25/08 290.00 NEW ZEALAND DOLLAR CARD NUMBER 4129780100111546 1		248.86		6,072.03
31 Aug 06	CABFARE, WEST MELBOU RN AUS RETAIL PURCHASE 29/08 CARD NUMBER 4129780100111546 1		82.50		6,154.53
01 Sep 06	CABFARE, WEST MELBOU RN AUS RETAIL PURCHASE 30/08 CARD NUMBER 4129780100111546 1		82.50		6,232.23
06 Sep 06	ALEX TAXIS & BRO, NOR TH MELBOUR AUS RETAIL PURCHASE 04/09 CARD NUMBER 4129780100111546 1		77.70		6,265.23
06 Sep 06	BLACK/YELLOW TAX, NTH MELBOURNE AUS RETAIL PURCHASE 04/09 CARD NUMBER 4129780100111546 1		33.00		See Overleaf

Due Date: 13 Oct 2006

Date Paid / /

Amount \$

Payment Details

Credit



Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141						Total \$

950 | 921 |



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

24 OCT 2006

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Your details at a glance

Account Number 590338141
Customer Number 8791923/7902
Account Title HEALTH SERVICES UNION OF AUSTRALIA (VICTORIA) NO 1 BRANCH

Statement Period 19 Sep 2006 to 18 Oct 2006
Statement Number 044
Opening balance on 19 Sep 2006 \$3,815.74
Payments & credits \$3,815.74
Withdrawals & debits \$137.97
Interest Charges & Fees \$0.00
Available Credit \$9,862

Payment details

Closing Balance on 18 Oct 2006 \$137.97
Minimum Payment Required \$10.00
Overdue Amount \$0.00
Payment Due 12 Nov 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				
20 Sep 06	SYDNEY HARBOUR MARRI OT, SYDNEY AUS		100.45		3,815.74
	RETAIL PURCHASE 16/09				3,916.19
	CARD NUMBER 4129780100111546 1				
30 Sep 06	GM CABS, MASCOT AUS		37.52		3,953.71
	RETAIL PURCHASE 05/09				
	CARD NUMBER 4129780100111546 1				
13 Oct 06	PERIODIC TFR 00087919231201			3,815.74	137.97
	00000000000				

Credit Limit: \$10,000

Available Credit: \$9,862

Annual Rate: 17.150*

Daily Rate: 0.046986

Payment Options

Visit any **Bendigo Bank** branch to make your payment.



www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.



Biller code: **342949**
Reference number: 590338141



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**[^] using your Credit Card.

Date paid _____

Amount paid _____

Receipt number _____

* The following reference rate applies to your account: Standard Credit Card Rate

[^] Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

160

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

Quoting this information correctly will help avoid delays.



ABN 11 068 049 178 AFSL 237879
www.bendigobank.com.au

Due Date: 12 Nov 2006 Date Paid / / Amount \$

Payment Details

						Credit		
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date	/ /	
							Cash/Transfers	
							Cheques	
HEALTH SERVICES UNION OF AUSTRALIA 590338141						Total \$		

224 | 985 | H-4

3

Bill To:

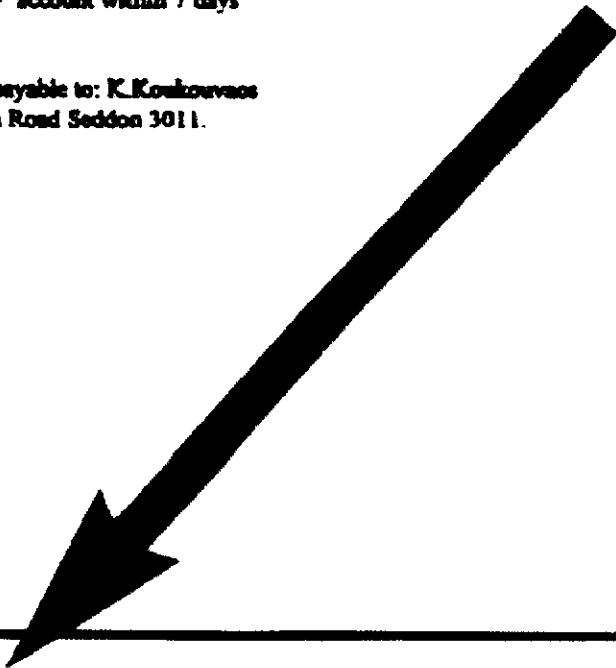
H.S.U.A. Vic No 1 Branch
Private Bag 1
Carlton South 3053

Attention: Tom O'Brien

DESCRIPTION	TOTAL
CONSULTANCY FEES	\$ 1215.18
BALANCE DUE	\$ 1215.18

Please pay account within 7 days

Cheques payable to: K.Koukouvaos
61 Station Road Seddon 3011.



Jeff Jackson's partner Kathy Jackson (then Kathy Koukouvaos) invoiced our union for work she didn't do.

5
2/2

ATTENTION:

Alexandria
Hicks



CREDIT CARD AUTHORISATION

I, Jeff Jackson, hereby authorise Saville City Suites Adelaide to deduct from my credit card costs associated for the following services:

- Accommodation
- All Charges
- Other (please specify)

\$330 total

F# 198063

Name of Guest:

Liam O'Brien

Arrival Date:

17 March 06

Departure Date:

19 March 06

Type of card: American Express / Diners Card / Mastercard / Visa / Bankcard

Card Number:

4129 780100111546

Expiry Date:

03/06

Name as appears on Credit Card: JEFF JACKSON

Card Holders Signature:

Card Holders Address:

106 Victoria St
CARLTON

Phone / Fax Number:

04107-347-059 - 0393470922

~~Once above details have been confirmed please return to Saville City Suites Adelaide
Reservation Department on 08 82172519~~

A photocopy of both sides of the credit card must also be sent with this form

6




Level 14/303 Collins St, Melbourne 3000
Manager: Business Banking

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO. 1
BRANCH
Customer Number: - 8791923/7902
19 Feb 2003 to 18 Mar 2003
Statement Number 001
Page Number 1 of 2

VIC_DL_1_2463/002269/002825

Your details at a glance

Account Number	590338141
Opening balance on 19 Feb 2003	\$0.00
Payments & credits	\$0.00
Withdrawals & debits	\$130.07
Interest Charges & Fees	\$0.00
Closing balance on 18 Mar 2003	\$130.07

 002269
HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$9,869	15.900*	0.043561	\$0.00	\$10.00

* The following reference rate applies to your account: Standard Credit Card Rate


Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			0.00
19Feb03	NEW ANNUAL PERCENTAGE RATE 15.900%PA			45.00
12Mar03	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 08/03 CARD NUMBER 4129780100111546 1	45.07		130.00
13Mar03	ANNUAL CARD FEE	85.00		

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Please complete upon payment

Due Date 12 Apr 2003 **Date Paid** / / **Amount** \$

				CRI
Teller/Bank Stamp	Drawer	Bank	Branch	
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				Cash _____ Cheques _____ Less charges _____
				\$ _____



Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

Quoting this information correctly will help avoid delays.

8



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO. 1
BRANCH
Customer Number: - 8791923/7902
19 Mar 2003 to 18 Apr 2003
Statement Number 002
Page Number 1 of 2

Level 14/303 Collins St, Melbourne 3000
Manager: Business Banking

VIC_DL_1_2494/002053/002694

Your details at a glance

Account Number	590338141
Opening balance on 19 Mar 2003	\$130.07
Payments & credits	\$130.07
Withdrawals & debits	\$1,240.40
Interest Charges & Fees	\$0.00
Closing balance on 18 Apr 2003	\$1,240.40



002053

HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$8,759	15.900*	0.043561	\$0.00	\$38.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			130.07
19Mar03	3100 FREEDOM MULGRAV E,MULGRAVE AUS RETAIL PURCHASE 17/03 CARD NUMBER 4129780100111546 1	218.75		348.82
22Mar03	QUIX FITZROY, FITZROY AUS RETAIL PURCHASE 20/03 CARD NUMBER 4129780100111546 1	19.95		368.77
29Mar03	CITY FORD, MELBOURNE AUS RETAIL PURCHASE 26/03 CARD NUMBER 4129780100111546 1	111.19		479.96
03Apr03	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 01/04 CARD NUMBER 4129780100111546 1	163.60		643.56
04Apr03	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 02/04 CARD NUMBER 4129780100111546 1	79.66		723.22
09Apr03	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 04/04 CARD NUMBER 4129780100111546 1	345.00		1,068.22

See overleaf

Please complete upon payment

Due Date 13 May 2003	Date Paid / /	Amount \$
-----------------------------	----------------------	------------------

				CRED	
Teller/Bank Stamp	Drawer	Bank	Branch	Date / /	
				Cash _____	
				Cheques _____	
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				Less charges _____	
				\$	



10

Date	Transaction	Withdrawals	Payments	Balance
10Apr03	ESTATE CELLARS, BALWYN AUS RETAIL PURCHASE 06/04 CARD NUMBER 4129780100111546 1	94.00		1,162.22
12Apr03	AUTO TRANSFER 00087919231201 00000000000		130.07	1,032.15
16Apr03	TARGET, BOX HILL AUS RETAIL PURCHASE 12/04 CARD NUMBER 4129780100111546 1	157.70		1,189.85
16Apr03	AUSTRALIA POST REC,E AST BALWYN AUS RETAIL PURCHASE 14/04 CARD NUMBER 4129780100111546 1	19.80		1,209.65
18Apr03	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 16/04 CARD NUMBER 4129780100111546 1	30.75		1,240.40

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contact your local Bendigo Bank branch or our Customer Help Centre, Fountain Court,
Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911.

Your Account Number

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BSB No. 633-000
Account No. 590338141

Quoting this information correctly will help avoid delays.



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO. 1 BRANCH
Customer Number: - 8791923/7902
19 Apr 2003 to 18 May 2003
Statement Number 003
Page Number 1 of 4

Level 14/303 Collins St, Melbourne 3000
Manager: Business Banking

JEFF

11

Your details at a glance

Table with 2 columns: Detail, Amount. Rows include Account Number (590338141), Opening balance on 19 Apr 2003 (\$1,240.40), Payments & credits (\$1,257.05), Withdrawals & debits (\$8,380.66), Interest Charges & Fees (\$0.00), Closing balance on 18 May 2003 (\$8,364.01).



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Summary table with 6 columns: Credit Limit, Available Credit, Annual Rate, Daily Rate, Overdue Amount, Minimum Payment. Values: \$10,000, \$1,635, 15.900*, 0.043561, \$0.00, \$251.00.

* The following reference rate applies to your account: Standard Credit Card Rate

Main transaction table with 5 columns: Date, Transaction, Withdrawals, Payments, Balance. Includes entries for Opening Balance, HOTEL LINCOLN, TALLY HO CELLARS, BELMORE NEWSAGENCY, IMAGES AUST PTY LTD, AUST LABOR PARTY, and TIVOLI HI-FI P/L.

See Overl

Please complete upon payment

Summary table with 3 columns: Due Date (12 Jun 2003), Date Paid, Amount \$.



CREDIT

Form for recording payment details including Teller/Bank Stamp, Drawer, Bank, Branch, Date, Cash, Cheques, Less charges, and a signature line.

HEALTH SERVICES UNION OF AUSTRALIA
8791923/7902

1 1 0 1 1 * 0 2 1 1 1 1 1

Date	Transaction	Withdrawals	Payments	Balance
04May03	MEDE GROUP/TAXI, BOX HILL NORT AUS RETAIL PURCHASE 30/04 CARD NUMBER 4129780100111546 1	38.50		2,104.78
04May03	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 02/05 CARD NUMBER 4129780100111546 1	81.80		2,186.58
04May03	VILLA ROMANO, CARLTO N AUS RETAIL PURCHASE 01/05 CARD NUMBER 4129780100111546 1	79.10		2,265.68
07May03	MAKOTO SUSHI P/L, SY DNEY AUS RETAIL PURCHASE 05/05 CARD NUMBER 4129780100111546 1	47.50		2,313.18
08May03	CIVIC HOTEL, SYDNEY AUS RETAIL PURCHASE 05/05 CARD NUMBER 4129780100111546 1	142.10		2,455.28
09May03	PORT JACKSON TAVERN, SYDNEY AUS RETAIL PURCHASE 07/05 CARD NUMBER 4129780100111546 1	92.90		2,548.18
09May03	AVERYS, SYDNEY AUS RETAIL PURCHASE 07/05 CARD NUMBER 4129780100111546 1	236.90		2,785.08
09May03	LEGION CAB SY 1314,E AST SYDNEY AUS RETAIL PURCHASE 07/05 CARD NUMBER 4129780100111546 1	17.49		2,802.57
09May03	GOOD VALUE HOLDING,K INGS CROSS AUS RETAIL PURCHASE 07/05 CARD NUMBER 4129780100111546 1	126.50		2,929.07
10May03	CUMBERLAND CAB 131,E AST SYDNEY AUS RETAIL PURCHASE 08/05 CARD NUMBER 4129780100111546 1	14.43		2,943.50
11May03	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 08/05 CARD NUMBER 4129780100111546 1	21.65		2,965.15
11May03	NAGS HEAD HOTEL, GLE BE AUS RETAIL PURCHASE 08/05 CARD NUMBER 4129780100111546 1	254.45		3,219.60
11May03	GOOD VALUE HOLDING,K INGS CROSS AUS RETAIL PURCHASE 09/05 CARD NUMBER 4129780100111546 1	280.00		3,499.60
13May03	AUTO TRANSFER 00087919231201 000000000000		1,240.40	2,259.20

12

See Overleaf

Date	Transaction	Withdrawals	Payments	Balance
14May03	LEGION CAB SY 1314,E AST SYDNEY AUS RETAIL PURCHASE 11/05 CARD NUMBER 4129780100111546 1	16.65		2,275.8
14May03	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 11/05 CARD NUMBER 4129780100111546 1	11.27		2,287.1
14May03	CHINATOWN GROUP, SUR RY HILLS AUS RETAIL PURCHASE 10/05 CARD NUMBER 4129780100111546 1	360.00		2,647.1
14May03	KEITH MATHESON, PADD INGTON AUS RETAIL PURCHASE 11/05 CARD NUMBER 4129780100111546 1	545.00		3,192.1
14May03	OXFORD, PADDINGTON AUS RETAIL PURCHASE 11/05 CARD NUMBER 4129780100111546 1	208.00		3,400.1
14May03	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 12/05 CARD NUMBER 4129780100111546 1	4,382.00		7,782.1
14May03	LEGION CAB SY 1314,E AST SYDNEY AUS RETAIL PURCHASE 11/05 CARD NUMBER 4129780100111546 1	16.65		7,798.7
14May03	TAROCASH PTY LTD 11, PADDINGTON AUS RETAIL PURCHASE 11/05 CARD NUMBER 4129780100111546 1	179.90		7,978.6
14May03	WATERFRONT TRADI,BON DI JUNCTIO AUS RETAIL PURCHASE 12/05 CARD NUMBER 4129780100111546 1	330.00		8,308.6
14May03	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 12/05 CARD NUMBER 4129780100111546 1	61.49		8,370.1
15May03	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 12/05 CARD NUMBER 4129780100111546 1	10.50		8,380.6
15May03	LEGION CAB SY131451, MELBOURNE AUS RETAIL PURCHASE - CREDIT 11/05 CARD NUMBER 4129780100111546 1		16.65	8,364.0

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Your Account Number

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BSB No. **633-000**

Account No. **590338141**

Quoting this information correctly will help avoid delays.

14

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO. 1 BRANCH
 Customer Number: - 8791923/7902
 19 May 2003 to 18 Jun 2003
 Statement Number 004
 Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3000
 Manager: Business Bank

15

Your details at a glance

Account Number	59033814
Opening balance on 19 May 2003	\$8,364.00
Payments & credits	\$8,364.00
Withdrawals & debits	\$5,119.70
Interest Charges & Fees	\$0.30
Closing balance on 18 Jun 2003	\$5,120.00



HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$4,879	15.900*	0.043561	\$0.00	\$154.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			8,364.00
21May03	ARROW TAXIS 132211,E AST SYDNEY AUS RETAIL PURCHASE 19/05 CARD NUMBER 4129780100111546 1	11.10		8,375.00
21May03	BELL WINES, PRESTON AUS RETAIL PURCHASE 17/05 CARD NUMBER 4129780100111546 1	102.60		8,477.00
24May03	7-ELEVEN 1167A, BALW YN AUS RETAIL PURCHASE 22/05 CARD NUMBER 4129780100111546 1	42.63		8,520.00
24May03	TELSTRA BILL PAYMENT ,SOUTHBANK AUS RETAIL PURCHASE 22/05 CARD NUMBER 4129780100111546 1	243.55		8,763.00
25May03	SAFEWAY W3127, BALWY N AUS RETAIL PURCHASE 23/05 CARD NUMBER 4129780100111546 1	34.35		8,798.00
28May03	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 23/05 CARD NUMBER 4129780100111546 1	103.55		8,901.00

See Overle

Please complete upon payment

Due Date	13 Jul 2003	Date Paid	/ /	Amount	\$
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				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	_____
				Cheques	_____
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				Less charges	_____



6

Date	Transaction	Withdrawals	Payments	Balance
28May03	KIDS HELP LINE, MELB OURNE AUS RETAIL PURCHASE 24/05 CARD NUMBER 4129780100111546 1	100.00		9,001.79
28May03	CLASSIC COLOUR COPYI ,MELBOURNE AUS RETAIL PURCHASE 26/05 CARD NUMBER 4129780100111546 1	170.28		9,172.07
30May03	CALTEX, SOUTH YARRA AUS RETAIL PURCHASE 28/05 CARD NUMBER 4129780100111546 1	26.40		9,198.47
31May03	GREYTHORN MOTORS, NO RTH BALWYN AUS RETAIL PURCHASE 29/05 CARD NUMBER 4129780100111546 1	43.00		9,241.47
04Jun03	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 02/06 CARD NUMBER 4129780100111546 1	83.80		9,325.27
04Jun03	MOBIL, HAWTHORN EAST AUS RETAIL PURCHASE 01/06 CARD NUMBER 4129780100111546 1	52.01		9,377.28
04Jun03	HARP OF ERIN HOTEL, KEW AUS RETAIL PURCHASE 31/05 CARD NUMBER 4129780100111546 1	78.95		9,456.23
06Jun03	BOYSTOWN, MILTON AUS RETAIL PURCHASE 03/06 CARD NUMBER 4129780100111546 1	3,750.00		13,206.23
09Jun03	OVERDRAWN ACCOUNT FEE FEE FOR 06/06/2003	27.50		13,233.73
12Jun03	AUTO TRANSFER 00087919231201 000000000000		8,364.01	4,869.72
12Jun03	ESTATE CELLARS, BALW YN AUS RETAIL PURCHASE 06/06 CARD NUMBER 4129780100111546 1	250.00		5,119.72
18Jun03	INTEREST - PURCHASES	0.37		5,120.09

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

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17

30



Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.

18



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO. 1 BRANCH
Customer Number: - 8791923/7902 JEFF
19 Jun 2003 to 18 Jul 2003
Statement Number 005
Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3
Manager: Business Bank

9

Your details at a glance

Account Number	5903381
Opening balance on 19 Jun 2003	\$5,120.
Payments & credits	\$5,120.
Withdrawals & debits	\$3,273.
Interest Charges & Fees	\$0.
Closing balance on 18 Jul 2003	\$3,273.



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$6,726	15.900*	0.043561	\$0.00	\$99.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Bal.
	Opening Balance			5,120
25Jun03	DUNNING PETROLEUM.BA LWYN NORTH AUS	92.60		5,212
	RETAIL PURCHASE 23/06 CARD NUMBER 4129780100111546 1			
25Jun03	TONYS GOURMET DELIGH .GREYTHORN AUS	150.00		5,362
	RETAIL PURCHASE 21/06 CARD NUMBER 4129780100111546 1			
25Jun03	GREYTHORN CELLARS.NO RTH BALWYN AUS	269.50		5,631
	RETAIL PURCHASE 22/06 CARD NUMBER 4129780100111546 1			
25Jun03	RAYS OUTDOORS, NUNAW ADING AUS	1,047.18		6,678
	RETAIL PURCHASE 20/06 CARD NUMBER 4129780100111546 1			
28Jun03	ALEX TAXIS AND B.NOR TH MELBOUR AUS	38.50		6,716
	RETAIL PURCHASE 26/06 CARD NUMBER 4129780100111546 1			
28Jun03	7 ELEVEN 1148, NORTH MELBOUR AUS	40.82		6,757
	RETAIL PURCHASE 26/06 CARD NUMBER 4129780100111546 1			

See Over

Please complete upon payment

Due Date	12 Aug 2003	Date Paid	/ /	Amount	\$
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				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	
				Cheques	
				Less charges	
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				\$	



20

Date	Transaction	Withdrawals	Payments	Balance
29Jun03	RACV - EPOS, NOBLE P ARK AUS RETAIL PURCHASE 27/06 CARD NUMBER 4129780100111546 1	160.00		6,918.69
02Jul03	IINET TECHNOLOGIES, PERTH AUS RETAIL PURCHASE 27/06 CARD NUMBER 4129780100111546 1	49.00		6,967.69
02Jul03	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 29/06 CARD NUMBER 4129780100111546 1	23.48		6,991.17
02Jul03	RSL CABS 9581 1111,E AST SYDNEY AUS RETAIL PURCHASE 28/06 CARD NUMBER 4129780100111546 1	12.10		7,003.27
02Jul03	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 30/06 CARD NUMBER 4129780100111546 1	383.50		7,386.77
02Jul03	CROWNE PLAZA COOGEE, COOGEE AUS RETAIL PURCHASE 29/06 CARD NUMBER 4129780100111546 1	472.90		7,859.67
03Jul03	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 29/06 CARD NUMBER 4129780100111546 1	16.65		7,876.32
X 04Jul03	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 02/07 CARD NUMBER 4129780100111546 1	83.80		7,960.12
10Jul03	ALEX TAXIS AND B,NOR TH MELBOUR AUS RETAIL PURCHASE 08/07 CARD NUMBER 4129780100111546 1	63.80		8,023.92
13Jul03	AUTO TRANSFER 00087919231201 00000000000		5,120.09	2,903.83
13Jul03	GLOBAL GROUP OF IND, LAKEMBA AUS RETAIL PURCHASE 11/07 CARD NUMBER 4129780100111546 1	27.75		2,931.58
18Jul03	CIVIC COMPLIANCE, ME LBOURNE AUS RETAIL PURCHASE 16/07 CARD NUMBER 4129780100111546 1	142.00		3,073.58
18Jul03	CIVIC COMPLIANCE, ME LBOURNE AUS RETAIL PURCHASE 16/07 CARD NUMBER 4129780100111546 1	200.00		3,273.58
18Jul03	INTEREST - PURCHASES	0.29		3,273.87

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED
FOR YOUR ACCOUNT.



21

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Your Account Number

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BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.

22



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO. 1 BRANCH
Customer Number: - 8791923/7902
19 Jul 2003 to 18 Aug 2003
Statement Number 006
Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3000
Manager: Business Banking

23

Your details at a glance

Table with 2 columns: Detail and Amount. Rows include Account Number, Opening balance on 19 Jul 2003, Payments & credits, Withdrawals & debits, Interest Charges & Fees, and Closing balance on 18 Aug 2003.



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Summary table with columns: Credit Limit, Available Credit, Annual Rate, Daily Rate, Overdue Amount, Minimum Payment.

* The following reference rate applies to your account: Standard Credit Card Rate

Main transaction table with columns: Date, Transaction, Withdrawals, Payments, Balance. Includes entries for Opening Balance, VILLA ROMANO, DUNNING PETROLEUM, SAFEWAY LIQUOR, ALEX TAXIS, and BELMORE NEWSAGENCY.

See Overle

Please complete upon payment

Table with columns: Due Date (12 Sep 2003), Date Paid, Amount.

Form for Bendigo Bank Limited with fields for Teller/Bank Stamp, Drawer, Bank, Branch, Date, Cash, Cheques, Less charges, and a dollar sign.

24

Date	Transaction	Withdrawals	Payments	Balance
27Jul03	SHELL SELECT BALYWN, BALWYN AUS RETAIL PURCHASE 24/07 CARD NUMBER 4129780100111546 1	48.93		3,838.32
30Jul03	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 26/07 CARD NUMBER 4129780100111546 1	39.41		3,877.73
31Jul03	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 28/07 CARD NUMBER 4129780100111546 1	27.24		3,904.97
01Aug03	RAINBOW FLORISTS, SY DNEY AUS RETAIL PURCHASE 30/07 CARD NUMBER 4129780100111546 1	40.00		3,944.97
01Aug03	LEONE ITALY, SYDNEY AUS RETAIL PURCHASE 30/07 CARD NUMBER 4129780100111546 1	118.00		4,062.97
02Aug03	FLOURISH FLOWERS, SY DNEY AUS RETAIL PURCHASE 30/07 CARD NUMBER 4129780100111546 1	114.00		4,176.97
03Aug03	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 01/08 CARD NUMBER 4129780100111546 1	33.30		4,210.27
06Aug03	RADDISON PLZ HT, SYD NEY AUS RETAIL PURCHASE 01/08 CARD NUMBER 4129780100111546 1	227.00		4,437.27
06Aug03	LEGION CAB SY 1314,E AST SYDNEY AUS RETAIL PURCHASE 31/07 CARD NUMBER 4129780100111546 1	14.43		4,451.70
X 06Aug03	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 04/08 CARD NUMBER 4129780100111546 1	83.80		4,535.50
06Aug03	CABCORP AUSTRALIA, A SHWOOD AUS RETAIL PURCHASE 02/08 CARD NUMBER 4129780100111546 1	66.22		4,601.72
07Aug03	G T TAXI HOLDINGS, A SHFIELD AUS RETAIL PURCHASE 04/08 CARD NUMBER 4129780100111546 1	16.50		4,618.22
07Aug03	QUIX FITZROY, FITZRO Y AUS RETAIL PURCHASE 05/08 CARD NUMBER 4129780100111546 1	52.41		4,670.63
08Aug03	WHITEHORSE HARDWARE &, BALWYN AUS RETAIL PURCHASE 06/08 CARD NUMBER 4129780100111546 1	98.90		4,769.53

See Overleaf



(25)

Date	Transaction	Withdrawals	Payments	Balance
09Aug03	GM CABS, MASCOT AUS RETAIL PURCHASE 31/07 CARD NUMBER 4129780100111546 1	11.10		4,780.
12Aug03	AUTO TRANSFER 00087919231201 000000000000		3,273.87	1,506.
15Aug03	IMPERIAL HOTEL, MELB OURNE AUS RETAIL PURCHASE 12/08 CARD NUMBER 4129780100111546 1	142.20		1,648.
16Aug03	VIRGIN BLUE, BRISBAN E AUS RETAIL PURCHASE 13/08 CARD NUMBER 4129780100111546 1	445.00		2,093.
17Aug03	CABCORP AUSTRALIA, A SHWOOD AUS RETAIL PURCHASE 14/08 CARD NUMBER 4129780100111546 1	33.00		2,126.
17Aug03	JANELLS PTY LTD, RIC HMOND AUS RETAIL PURCHASE 15/08 CARD NUMBER 4129780100111546 1	204.90		2,331.

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

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Your Account Number

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BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.



Bendigo Bank Limited

ABN 11 006 149 178

26



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO. 1 BRANCH
Customer Number: - 8791923/7902
19 Aug 2003 to 18 Sep 2003
Statement Number 007
Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3000
Manager: Business Bankin

27



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Opening balance on 19 Aug 2003	\$2,331.86
Payments & credits	\$2,331.86
Withdrawals & debits	\$3,473.00
Interest Charges & Fees	\$0.00
Closing balance on 18 Sep 2003	\$3,473.00

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$6,527	15.900*	0.043561	\$0.00	\$105.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balan
	Opening Balance			2,331.86
20Aug03	DUNNING PETROLEUM, BA LWYN NORTH AUS	50.00		2,381.86
	RETAIL PURCHASE 17/08 CARD NUMBER 4129780100111546 1			
21Aug03	SILVERTOP VIC 1310,E AST SYDNEY AUS	34.30		2,416.16
	RETAIL PURCHASE 19/08 CARD NUMBER 4129780100111546 1			
21Aug03	UNITED TAXI, AUBURN AUS	24.45		2,440.61
	RETAIL PURCHASE 16/08 CARD NUMBER 4129780100111546 1			
21Aug03	TELSTRA, ADELAIDE AUS	271.65		2,712.26
	RETAIL PURCHASE 19/08 CARD NUMBER 4129780100111546 1			
22Aug03	SILVERTOP VIC 1310,E AST SYDNEY AUS	15.32		2,727.58
	RETAIL PURCHASE 19/08 CARD NUMBER 4129780100111546 1			
22Aug03	SILVERTOP VIC 1310,E AST SYDNEY AUS	37.85		2,765.43
	RETAIL PURCHASE 19/08 CARD NUMBER 4129780100111546 1			
23Aug03	BP RICHMOND, RICHMON D AUS	52.92		2,818.35
	RETAIL PURCHASE 20/08 CARD NUMBER 4129780100111546 1			

Please complete upon payment

See Overle

Due Date	13 Oct 2003	Date Paid	/ /	Amount	\$
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Bendigo Bank Limited				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	_____
				Cheques	_____
				Less charges	_____
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				\$	

Date	Transaction	Withdrawals	Payments	Balance
23Aug03	JALDESSA HOLDINGS,MA LVERN EAST AUS RETAIL PURCHASE 20/08 CARD NUMBER 4129780100111546 1	100.00		2,918.35
24Aug03	ALEX TAXIS AND B,NOR TH MELBOUR AUS RETAIL PURCHASE 22/08 CARD NUMBER 4129780100111546 1	66.00		2,984.35
30Aug03	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 27/08 CARD NUMBER 4129780100111546 1	27.75		3,012.10
03Sep03	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 31/08 CARD NUMBER 4129780100111546 1	13.65		3,025.75
03Sep03	TOTOS CARLTON, CARLT ON AUS RETAIL PURCHASE 30/08 CARD NUMBER 4129780100111546 1	101.00		3,126.75
03Sep03	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 30/08 CARD NUMBER 4129780100111546 1	51.06		3,177.81
03Sep03	THE WESTIN FRT DESK, MELBOURNE AUS RETAIL PURCHASE 01/09 CARD NUMBER 4129780100111546 1	272.35		3,450.16
04Sep03	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 02/09 CARD NUMBER 4129780100111546 1	83.80		3,533.96
04Sep03	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 02/09 CARD NUMBER 4129780100111546 1	35.52		3,569.48
04Sep03	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 01/09 CARD NUMBER 4129780100111546 1	38.85		3,608.33
05Sep03	UNICORN TAXI SER,NOR TH MELBOUR AUS RETAIL PURCHASE 02/09 CARD NUMBER 4129780100111546 1	33.00		3,641.33
05Sep03	RADDISON PLZ HT, SYD NEY AUS RETAIL PURCHASE 02/09 CARD NUMBER 4129780100111546 1	333.50		3,974.83
06Sep03	GREYTHORN MOTORS, NO RTH BALWYN AUS RETAIL PURCHASE 04/09 CARD NUMBER 4129780100111546 1	54.55		4,029.38
				See Overleaf



(29) 3

Date	Transaction	Withdrawals	Payments	Balance
06Sep03	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 03/09 CARD NUMBER 4129780100111546 1	40.00		4,069
07Sep03	MIDCITY TV SALES & S VC.FITZROY AUS RETAIL PURCHASE 05/09 CARD NUMBER 4129780100111546 1	300.00		4,369
07Sep03	BALWYN PARTY HIRE,SU RREY HILLS AUS RETAIL PURCHASE 05/09 CARD NUMBER 4129780100111546 1	290.55		4,659
10Sep03	FEDERAL OFFICERS,NOR TH CARLTON AUS RETAIL PURCHASE 08/09 CARD NUMBER 4129780100111546 1	440.00		5,099
10Sep03	SILKY SWALLOW, MONT ALBERT AUS RETAIL PURCHASE 04/09 CARD NUMBER 4129780100111546 1	137.80		5,237
10Sep03	TONYS GOURMET DELIGH ,GREYTHORN AUS RETAIL PURCHASE 06/09 CARD NUMBER 4129780100111546 1	250.00		5,487
12Sep03	AUTO TRANSFER 00087919231201 000000000000		2,331.86	3,155
12Sep03	ALEX TAXIS AND B,NOR TH MELBOUR AUS RETAIL PURCHASE 10/09 CARD NUMBER 4129780100111546 1	29.70		3,185
17Sep03	NZ DEPT INTERNAL AFF . SYDNEY AUS RETAIL PURCHASE 12/09 CARD NUMBER 4129780100111546 1	220.00		3,405
18Sep03	ALEX TAXIS AND B,NOR TH MELBOUR AUS RETAIL PURCHASE 16/09 CARD NUMBER 4129780100111546 1	67.43		3,473

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FOR YOUR ACCOUNT.

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Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911.

Your Account Number

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direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.

20



DAVID E BRAY & APRIL L JOHNSTON TITEES FOR HEALTH SERVICES
UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Customer Number: - 8791923/7902
19 Sep 2003 to 18 Oct 2003
Statement Number 008
Page Number 1 of 3

Level 14/303 Collins St, Melbourne 30
Manager: Business Bank

31

Your details at a glance

Account Number	59033814
Opening balance on 19 Sep 2003	\$3,473.0
Payments & credits	\$3,473.0
Withdrawals & debits	\$4,542.4
Interest Charges & Fees	\$0.0
Closing balance on 18 Oct 2003	\$4,542.4



D E BRAY & A L JOHNSTON
106-108 VICTORIA ST
CARLTON VIC 3053

21 OCT 2003

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$5.457	15.900*	0.043561	\$0.00	\$137.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			3,473.00
27Sep03	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 25/09 CARD NUMBER 4129780100111546 1	38.85		3,511.85
28Sep03	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 25/09 CARD NUMBER 4129780100111546 1	1,796.45		5,308.30
28Sep03	SILVERTOP VIC 1310.E AST SYDNEY AUS RETAIL PURCHASE 26/09 CARD NUMBER 4129780100111546 1	30.53		5,338.83
28Sep03	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 26/09 CARD NUMBER 4129780100111546 1	11.10		5,349.93
28Sep03	EUROPEAN/MELB SUP. M ELBOURNE AUS RETAIL PURCHASE 26/09 CARD NUMBER 4129780100111546 1	86.00		5,435.93
01Oct03	THE WESTIN FRT DESK, MELBOURNE AUS RETAIL PURCHASE 27/09 CARD NUMBER 4129780100111546 1	260.35		5,696.28
01Oct03	THE WESTIN FRT DESK, MELBOURNE AUS RETAIL PURCHASE 27/09 CARD NUMBER 4129780100111546 1	21.50		5,717.78

Please complete upon payment

See Overle

Due Date	Date Paid	Amount
12 Nov 2003	/ /	\$

				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	_____
				Cheques	_____
				Less charges	_____
D E BRAY & A L JOHNSTON 8791923/7902				\$	

32

Date	Transaction	Withdrawals	Payments	Balance
02Oct03	VILLA ROMANO, CARLTON AUS RETAIL PURCHASE 29/09 CARD NUMBER 4129780100111546 1	74.70		5,792.48
04Oct03	TAXILINK P/L, WEST MELBOURNE AUS RETAIL PURCHASE 02/10 CARD NUMBER 4129780100111546 1	33.30		5,825.78
04Oct03	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 02/10 CARD NUMBER 4129780100111546 1	83.80		5,909.58
06Oct03	6 RUSSELL PLACE, MELBOURNE AUS RETAIL PURCHASE 02/10 CARD NUMBER 4129780100111546 1	213.50		6,123.08
06Oct03	FISHER & PAYKEL, CROYDON HILLS AUS RETAIL PURCHASE 03/10 CARD NUMBER 4129780100111546 1	318.89		6,441.97
06Oct03	BELMORE NEWSAGENCY, BALWYN AUS RETAIL PURCHASE 02/10 CARD NUMBER 4129780100111546 1	108.65		6,550.62
10Oct03	7-ELEVEN HAWTHORN, M T WAVERLEY AUS RETAIL PURCHASE 08/10 CARD NUMBER 4129780100111546 1	45.30		6,595.92
11Oct03	BORSARI RISTORANTE, CARLTON AUS RETAIL PURCHASE 09/10 CARD NUMBER 4129780100111546 1	141.30		6,737.22
12Oct03	TLS CARLTON, CARLTON AUS RETAIL PURCHASE 10/10 CARD NUMBER 4129780100111546 1	458.00		7,195.22
12Oct03	LYGON FOTO, CARLTON AUS RETAIL PURCHASE 10/10 CARD NUMBER 4129780100111546 1	22.00		7,217.22
13Oct03	AUTO TRANSFER 00087919231201 00000000000		3,473.00	3,744.22
15Oct03	LA NOTTE CAFE, CARLTON AUS RETAIL PURCHASE 10/10 CARD NUMBER 4129780100111546 1	163.50		3,907.72
15Oct03	ANGUS&ROBERTSON 639, CAMBERWELL AUS RETAIL PURCHASE 10/10 CARD NUMBER 4129780100111546 1	34.95		3,942.67
15Oct03	ROSE HOTEL, FITZROY AUS RETAIL PURCHASE 11/10 CARD NUMBER 4129780100111546 1	144.50		4,087.17
				See Overleaf

(33)

3

Date	Transaction	Withdrawals	Payments	Bala
15Oct03	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 11/10 CARD NUMBER 4129780100111546 1	14.54		4,101
15Oct03	THE AUTHENTIC VILLGE , BALWYN AUS RETAIL PURCHASE 13/10 CARD NUMBER 4129780100111546 1	46.05		4,147
16Oct03	DUNNING PETROLEUM,BA LWYN NORTH AUS RETAIL PURCHASE 14/10 CARD NUMBER 4129780100111546 1	29.20		4,176
17Oct03	MOBILEFONEREPAIRS.CO ,MELBOURNE AUS RETAIL PURCHASE 14/10 CARD NUMBER 4129780100111546 1	316.55		4,493
17Oct03	DUNNING PETROLEUM,BA LWYN NORTH AUS RETAIL PURCHASE 15/10 CARD NUMBER 4129780100111546 1	48.90		4,542

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED
FOR YOUR ACCOUNT.

Bendigo Bank suggests you always carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. If you have any enquiries concerning your account or wish to report an error in your statement, please contact your local Bendigo Bank Branch or our Customer Help Centre. Fountain Court, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911.

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.

34



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Customer Number: - 8791923/7902
19 Oct 2003 to 18 Nov 2003
Statement Number 009
Page Number 1 of 4

Level 14/303 Collins St, Melbourne 3000
Manager: Business Banking

35

21 NOV 2003



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Opening balance on 19 Oct 2003	\$4,542.41
Payments & credits	\$4,542.41
Withdrawals & debits	\$5,551.82
Interest Charges & Fees	\$0.00
Closing balance on 18 Nov 2003	\$5,551.82

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$4,448	15.900*	0.043561	\$0.00	\$167.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			4,542.41
19Oct03	TOWER HOTEL, EAST HA WTHORN AUS RETAIL PURCHASE 16/10 CARD NUMBER 4129780100111546 1	96.00		4,638.41
19Oct03	IKEA RICHMOND, RICHM OND AUS RETAIL PURCHASE 17/10 CARD NUMBER 4129780100111546 1	337.00		4,975.41
22Oct03	COLES EXPRESS BALWYN . BALWYN AUS RETAIL PURCHASE 20/10 CARD NUMBER 4129780100111546 1	49.11		5,024.51
23Oct03	BODY MAP AIRSIDE, TU LLAMARINE AUS RETAIL PURCHASE 21/10 CARD NUMBER 4129780100111546 1	376.15		5,400.61
23Oct03	DOWNTOWN DUTY FR.MEL BOURNE A/P AUS RETAIL PURCHASE 21/10 CARD NUMBER 4129780100111546 1	79.90		5,480.51
23Oct03	NEWSLINK P/L QMS, TU LLAMARINE AUS RETAIL PURCHASE 21/10 CARD NUMBER 4129780100111546 1	24.95		5,505.51
23Oct03	CABCORP AUSTRALIA, A SHWOOD AUS RETAIL PURCHASE 21/10 CARD NUMBER 4129780100111546 1	67.10		5,572.61

Please complete upon payment

See Overleaf

Due Date	13 Dec 2003	Date Paid	/ /	Amount	\$
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				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	
				Cheques	
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				Less charges	
				\$	

Date	Transaction	Withdrawals	Payments	Balance
24Oct03	XI YUAN HOTEL RESTAU RA, BEIJING CN RETAIL PURCHASE 21/10 257.60 YUAN RENMINBI CARD NUMBER 4129780100111546 1	45.04		5,617.66
25Oct03	YI LEI CUI YU YUAN T RA, BEIJING CN RETAIL PURCHASE 23/10 860.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	151.38		5,769.04
25Oct03	THE PENINSULA PALACE B, BEIJING CN RETAIL PURCHASE 23/10 365.80 YUAN RENMINBI CARD NUMBER 4129780100111546 1	64.39		5,833.43
28Oct03	GOLDEN PALACE FRIEND SH, BEIJING CN RETAIL PURCHASE 23/10 2856.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	504.37		6,337.80
28Oct03	THE PENINSULA PALACE B, BEIJING CN RETAIL PURCHASE 24/10 331.20 YUAN RENMINBI CARD NUMBER 4129780100111546 1	58.48		6,396.28
29Oct03	XIYUAN HOTEL, BEIJING CN RETAIL PURCHASE 25/10 313.72 YUAN RENMINBI CARD NUMBER 4129780100111546 1	54.98		6,451.26
29Oct03	THE PALACE HOTEL SHO P, BEIJING CN RETAIL PURCHASE 24/10 3100.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	543.25		6,994.51
29Oct03	XIN YUAN HTL., SHANG HAI CN RETAIL PURCHASE 27/10 262.90 YUAN RENMINBI CARD NUMBER 4129780100111546 1	46.07		7,040.58
29Oct03	XING JI REST., SHANG HAI CN RETAIL PURCHASE 27/10 390.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	68.34		7,108.92
30Oct03	SER CO OF CHINA INTL, XIAN CN RETAIL PURCHASE 25/10 1750.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	306.35		7,415.27
30Oct03	HUANG CHENG HOTEL, XIAN CN RETAIL PURCHASE 27/10 524.32 YUAN RENMINBI CARD NUMBER 4129780100111546 1	91.79		7,507.06

See Overleaf

\$



37



Date	Transaction	Withdrawals	Payments	Balance
30Oct03	SH ANNABEL LEE, SHAN GHAI CN RETAIL PURCHASE 28/10 580.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	101.55		7,608.
20 NOV 2003				
31Oct03	BAO DA XIANG, SHANGH AI CN RETAIL PURCHASE 29/10 878.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	153.87		7,762.
31Oct03	SH.GRAND HYATT-REST, CHINA CN RETAIL PURCHASE 27/10 707.25 YUAN RENMINBI CARD NUMBER 4129780100111546 1	123.95		7,886.
31Oct03	SHANGHAI GAO BANG CL O,SHANGHAI CN RETAIL PURCHASE 29/10 576.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	100.94		7,987.
31Oct03	DONG YA HOTEL, SHANG HAI CN RETAIL PURCHASE 29/10 960.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	168.24		8,155.
31Oct03	BAO DA XIANG, SHANGH AI CN RETAIL PURCHASE 29/10 731.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	128.11		8,283.
31Oct03	BAO DA XIANG, SHANGH AI CN RETAIL PURCHASE 29/10 844.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	147.91		8,431.
31Oct03	SUZHOU FIRST SILK, S UZHOU CN RETAIL PURCHASE 28/10 2480.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	434.61		8,866.
01Nov03	SHANG HAI RIYUETANG SOUN,CHINA CN RETAIL PURCHASE 29/10 5650.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	988.04		9,854.
01Nov03	QUEST SPORTS, CHINA CN RETAIL PURCHASE 29/10 350.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1	61.21		9,915.
05Nov03	FOXTEL MANAGEMENT P/ L. PYRMONT AUS RETAIL PURCHASE 03/11 CARD NUMBER 4129780100111546 1	83.80		9,999.
06Nov03	DUNNING PETROLEUM,BA LWYN NORTH AUS RETAIL PURCHASE 04/11 CARD NUMBER 4129780100111546 1	46.94		10,046.
12Nov03	AUTO TRANSFER 00087919231201 0000000000		4,542.41	5,503.8
15Nov03	GREYTHORN MOTORS, NO RTH BALWYN AUS RETAIL PURCHASE 13/11 CARD NUMBER 4129780100111546 1	48.00		5,551.8

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

28

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. If you wish to obtain further information about this product or you have any questions or concerns about your account or its operation please contact your local Bendigo Bank Branch (details in the top right corner).

If you are not satisfied with the response you can contact our Customer Help Centre, Fountain Court, 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 written response in a reasonable time.

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. **633-000**

Account No. **590338141**

Quoting this information correctly will help avoid delays.

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH *JEFF*
 Customer Number: - 8791923/7902
 19 Nov 2003 to 18 Dec 2003
 Statement Number 010
 Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3
 Manager: Business Ban

39

HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Your details at a glance

Account Number	59033814
Opening balance on 19 Nov 2003	\$5,551.8
Payments & credits	\$5,585.3
Withdrawals & debits	\$2,966.5
Interest Charges & Fees	\$0.0
Closing balance on 18 Dec 2003	\$2,933.0

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$7,066	16.150*	0.044246	\$0.00	\$88.00

* The following reference rate applies to your account: Standard Credit Card Rate


Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			5,551.8
19Nov03	FENIX REST AND EVENT S, RICHMOND AUS RETAIL PURCHASE 14/11 CARD NUMBER 4129780100111546 1	1,000.00		6,551.8
21Nov03	TAXI BROKERS (AU, WES T MELBOURN AUS RETAIL PURCHASE 17/11 CARD NUMBER 4129780100111546 1	33.30		6,585.5
22Nov03	GREYTHORN MOTORS, NO RTH BALWYN AUS RETAIL PURCHASE 20/11 CARD NUMBER 4129780100111546 1	48.00		6,633.5
23Nov03	OWORKS 304, FITZROY AUS RETAIL PURCHASE 20/11 CARD NUMBER 4129780100111546 1	86.80		6,719.9
23Nov03	CAMERA ACTION P/L, M ELBOURNE AUS RETAIL PURCHASE 21/11 CARD NUMBER 4129780100111546 1	529.95		7,249.8
27Nov03	ALEX TAXIS AND B, NOR TH MELBOUR AUS RETAIL PURCHASE 25/11 CARD NUMBER 4129780100111546 1	22.00		7,271.8

22 DEC 2003

See Overlea

Please complete upon payment

Due Date	12 Jan 2004	Date Paid	/ /	Amount	\$
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 Bendigo Bank Limited <small>ABN 68 019 176</small>				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	
				Cheques	
				Less charges	
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				\$	

Date	Transaction	Withdrawals	Payments	Balance
27Nov03	COLES EXPRESS BUNKE, DONNYBROOK AUS RETAIL PURCHASE 25/11 CARD NUMBER 4129780100111546 1	45.13	(40)	7,317.00
28Nov03	CALTEX, HAWTHORN AUS RETAIL PURCHASE 26/11 CARD NUMBER 4129780100111546 1	49.97		7,366.97
01Dec03	NEW ANNUAL PERCENTAGE RATE 16.150%PA			7,400.49
03Dec03	TAXILINK P/L, WEST M ELBOURN AUS RETAIL PURCHASE 27/11 CARD NUMBER 4129780100111546 1	33.52		7,484.29
04Dec03	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 02/12 CARD NUMBER 4129780100111546 1	83.80		7,536.19
05Dec03	BP BALLAN TRAVELLERS , BALLAN AUS RETAIL PURCHASE 03/12 CARD NUMBER 4129780100111546 1	51.90		7,780.39
06Dec03	TELSTRA, ADELAIDE AUS RETAIL PURCHASE 04/12 CARD NUMBER 4129780100111546 1	244.20		7,834.82
06Dec03	MOBIL, HAWTHORN EAST AUS RETAIL PURCHASE 04/12 CARD NUMBER 4129780100111546 1	54.43		7,801.30
10Dec03	TAXILINK P/L, WEST M ELBOURN AUS RETAIL PURCHASE - CREDIT 27/11 CARD NUMBER 4129780100111546 1		33.52	8,161.30
11Dec03	ESTATE CELLARS, BALWYN AUS RETAIL PURCHASE 07/12 CARD NUMBER 4129780100111546 1	360.00		8,211.37
12Dec03	LIBERTY FITZROY, FIT ZROY AUS RETAIL PURCHASE 09/12 CARD NUMBER 4129780100111546 1	50.07		2,659.55
13Dec03	AUTO TRANSFER 00087919231201 000000000000		5,551.82	2,693.07
14Dec03	TAXILINK P/L, WEST M ELBOURN AUS RETAIL PURCHASE 27/11 CARD NUMBER 4129780100111546 1	33.52		2,933.07
18Dec03	THE ROCK FRAMING STU DI, BALWYN AUS RETAIL PURCHASE 15/11 CARD NUMBER 4129780100111546 1	240.00		

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED
FOR YOUR ACCOUNT.



41



Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. **633-000**

Account No. **590338158**

Quoting this information correctly will help avoid delays.



42



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Customer Number: - 8791923/7902
19 Dec 2003 to 18 Jan 2004
Statement Number 011
Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3000
Manager: Business Banking

43

Your details at a glance

Table with 2 columns: Description and Amount. Includes Account Number (590338141), Opening balance (\$2,933.07), Payments & credits (\$2,933.07), Withdrawals & debits (\$5,853.04), Interest Charges & Fees (\$0.00), and Closing balance (\$5,853.04).

\$ 3708 -

Bendigo Gold Visa Credit Card

Summary table with 6 columns: Credit Limit, Available Credit, Annual Rate, Daily Rate, Overdue Amount, Minimum Payment. Values: \$10,000, \$4.146, 16.400*, 0.044931, \$0.00, \$176.00.

* The following reference rate applies to your account: Standard Credit Card Rate

Main transaction table with 5 columns: Date, Transaction, Withdrawals, Payments, Balance. Lists transactions from 20Dec03 to 24Dec03 including retail purchases at SILVERTOP, COLES EXPRESS, and THE GAME.

See Over

Please complete upon payment

Payment summary table with 3 columns: Due Date (12 Feb 2004), Date Paid, Amount \$.

Payment form with Bendigo Bank Limited logo, Teller/Bank Stamp, Drawer, Bank, Branch, Date, Cash, Cheques, Less charges, and a signature line for HEALTH SERVICES UNION OF AUSTRALIA.

Date	Transaction	Withdrawals	Payments	Balance
24Dec03	PF SYDNEY HOTEL, THE ROCKS AUS RETAIL PURCHASE 20/12 CARD NUMBER 4129780100111546 1	17.50		4,120.65
24Dec03	PF SYDNEY HOTEL, THE ROCKS AUS RETAIL PURCHASE 20/12 CARD NUMBER 4129780100111546 1	664.00		4,784.65
24Dec03	PF SYDNEY HOTEL, THE ROCKS AUS RETAIL PURCHASE 20/12 CARD NUMBER 4129780100111546 1	1,692.80		6,477.45
25Dec03	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 21/12 CARD NUMBER 4129780100111546 1	45.00		6,522.45
26Dec03	KMART, BURWOOD EAST AUS RETAIL PURCHASE 24/12 CARD NUMBER 4129780100111546 1	92.90		6,615.35
31Dec03	BELMORE NEWSAGENCY, BALWYN AUS RETAIL PURCHASE 24/12 CARD NUMBER 4129780100111546 1	100.75		6,716.10
01Jan04	NEW ANNUAL PERCENTAGE RATE 16.400%PA			
01Jan04	BEST RESOURCE VIDEO ,HONG KONG HK RETAIL PURCHASE 30/12 6280.00 HONG KONG DOLLAR CARD NUMBER 4129780100111546 1	1,101.22		7,817.32
04Jan04	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 02/01 CARD NUMBER 4129780100111546 1	83.80		7,901.12
12Jan04	AUTO TRANSFER 00087919231201 00000000000		2,933.07	4,968.05
12Jan04	FILENES #50, BOSTON US RETAIL PURCHASE 09/01 236.91 U.S. DOLLAR CARD NUMBER 4129780100111546 1	310.72		5,278.77
12Jan04	BROOKSTONE # 0000003 49, BOSTON US RETAIL PURCHASE 09/01 49.35 U.S. DOLLAR CARD NUMBER 4129780100111546 1	64.72		5,343.49
13Jan04	ALPHA OMEGA WATCH EX P #, BOSTON US RETAIL PURCHASE 09/01 68.25 U.S. DOLLAR CARD NUMBER 4129780100111546 1	89.52		5,433.01

See Overleaf

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
 Customer Number: - 8791923/7902 *JSEK*
 19 Jan 2004 to 18 Feb 2004
 Statement Number 012
 Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3
 Manager: Business Ban

45

Your details at a glance

Account Number	5903381
Opening balance on 19 Jan 2004	\$5,853.00
Payments & credits	\$8,875.00
Withdrawals & debits	\$9,270.00
Interest Charges & Fees	\$0.00
Closing balance on 18 Feb 2004	\$6,247.80


 HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$3,752	16.400*	0.044931	\$0.00	\$188.00


* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			5,853.00
22Jan04	LYGON FOTO, CARLTON AUS RETAIL PURCHASE 20/01 CARD NUMBER 4129780100111546 1	98.00		5,951.00
29Jan04	IKEA RICHMOND, RICHM OND AUS RETAIL PURCHASE 24/01 CARD NUMBER 4129780100111546 1	340.10		6,291.00
29Jan04	IN BRANCH TRANSFER 112194287		3,000.00	3,291.00
31Jan04	RSL CABS 9581 1111.E AST SYDNEY AUS RETAIL PURCHASE 28/01 CARD NUMBER 4129780100111546 1	22.20		3,313.00
31Jan04	MIRO TAPAS BAR, SYDN EY AUS RETAIL PURCHASE 28/01 CARD NUMBER 4129780100111546 1	215.50		3,528.80
31Jan04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 29/01 CARD NUMBER 4129780100111546 1	33.81		3,562.60
31Jan04	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 28/01 CARD NUMBER 4129780100111546 1	159.50		3,722.10

Please complete upon payment

See Overlea

Due Date 14 Mar 2004	Date Paid / /	Amount \$
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 Bendigo Bank Limited				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	
				Cheques	
				Less charges	
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				\$	

Date	Transaction	Withdrawals	Payments	Balance
			22.20	3,699.95
01Feb04	RSL CABS 9581 1111, MELBOURNE AUS RETAIL PURCHASE - CREDIT 28/01 CARD NUMBER 4129780100111546 1			3,711.05
01Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 30/01 CARD NUMBER 4129780100111546 1	11.10		3,722.15
01Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 30/01 CARD NUMBER 4129780100111546 1	11.10		3,731.20
01Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 30/01 CARD NUMBER 4129780100111546 1	9.05		3,731.20
01Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 30/01 CARD NUMBER 4129780100111546 1	22.20		3,753.40
01Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 30/01 CARD NUMBER 4129780100111546 1	22.20		3,775.60
01Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 29/01 CARD NUMBER 4129780100111546 1	27.75		3,803.35
01Feb04	LEGION CAB SY 1314,E AST SYDNEY AUS RETAIL PURCHASE 30/01 CARD NUMBER 4129780100111546 1			6,666.96
04Feb04	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 01/02 CARD NUMBER 4129780100111546 1	2,863.61		9,530.57
04Feb04	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 01/02 CARD NUMBER 4129780100111546 1	2,863.61		10,783.37
04Feb04	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 01/02 CARD NUMBER 4129780100111546 1	1,252.80		10,783.37
04Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 01/02 CARD NUMBER 4129780100111546 1	10.72		10,794.09
04Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 31/01 CARD NUMBER 4129780100111546 1	11.05		10,805.14
04Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 31/01 CARD NUMBER 4129780100111546 1			See Overleaf

46

(47)

Date	Transaction	Withdrawals	Payments	Bal
04Feb04	EASTBANK CAFE. SYDNE Y AUS RETAIL PURCHASE 30/01 CARD NUMBER 4129780100111546 1	820.00		11,62
04Feb04	RSL CABS 9581 1111.E AST SYDNEY AUS RETAIL PURCHASE 28/01 CARD NUMBER 4129780100111546 1	22.20		11,64
04Feb04	FOXTEL MANAGEMENT P/ L. PYRMONT AUS RETAIL PURCHASE 02/02 CARD NUMBER 4129780100111546 1	83.80		11,731
04Feb04	COMBND PH:83328888.E AST SYDNEY AUS RETAIL PURCHASE 01/02 CARD NUMBER 4129780100111546 1	30.48		11,761
05Feb04	SECURE PARKING 3.MLB RNE AIRPRT AUS RETAIL PURCHASE 01/02 CARD NUMBER 4129780100111546 1	140.00		11,901
05Feb04	OVERDRAWN ACCOUNT FEE FEE FOR 04/02/2004	27.50		11,929
06Feb04	GLOBAL GROUP OF IND, LAKEMBA AUS RETAIL PURCHASE 03/02 CARD NUMBER 4129780100111546 1	16.65		11,945
06Feb04	OVERDRAWN ACCOUNT FEE FEE FOR 05/02/2004	27.50		11,973.2
09Feb04	OVERDRAWN ACCOUNT FEE FEE FOR 06/02/2004	27.50		12,000.7
12Feb04	AUTO TRANSFER 00087919231201 00000000000		5,853.04	6,147.7
14Feb04	I G M CABS, BELMORE AUS RETAIL PURCHASE 12/02 CARD NUMBER 4129780100111546 1	44.40		6,192.1
15Feb04	BP SURREY HILLS. SUR REY HILLS AUS RETAIL PURCHASE 12/02 CARD NUMBER 4129780100111546 1	55.68		6,247.81

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.

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HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Customer Number: - 8791923/7902
19 Feb 2004 to 18 Mar 2004
Statement Number 013
Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3000
Manager: Business Banking

49



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance	
Account Number	590338141
Opening balance on 19 Feb 2004	\$6,247.81
Payments & credits	\$6,247.81
Withdrawals & debits	\$4,033.39
Interest Charges & Fees	\$1.10
Closing balance on 18 Mar 2004	\$4,034.49

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$5,965	16.400*	0.044931	\$0.00	\$122.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			
19Feb04	ANNUAL CARD FEE			6,247.81
20Feb04	GIN PALACE, MELBOURN E AUS	85.00		6,332.81
	RETAIL PURCHASE 18/02	108.50		6,441.31
	CARD NUMBER 4129780100111546 1			
25Feb04	GM CABS. MASCOT AUS	16.65		6,457.96
	RETAIL PURCHASE 29/01			
	CARD NUMBER 4129780100111546 1			
27Feb04	CENTRE UNITY POLITIC AL. COOGEE AUS	375.00		6,832.96
	RETAIL PURCHASE 24/02			
	CARD NUMBER 4129780100111546 1			
03Mar04	TONYS GOURMET DELIGH .GREYTHORN AUS	300.00		7,132.96
	RETAIL PURCHASE 28/02			
	CARD NUMBER 4129780100111546 1			
04Mar04	ESTATE CELLARS, BALW YN AUS	310.00		7,442.96
	RETAIL PURCHASE 29/02			
	CARD NUMBER 4129780100111546 1			
04Mar04	FOXTEL MANAGEMENT P/ L. PYRMONT AUS	86.80		7,529.76
	RETAIL PURCHASE 02/03			
	CARD NUMBER 4129780100111546 1			

See Overleaf

Please complete upon payment

Due Date	Date Paid	Amount
12 Apr 2004	/ /	\$

				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	_____
				Cheques	_____
				Less charges	_____
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				\$ _____	



30

Date	Transaction	Withdrawals	Payments	Balance
05Mar04	COLES EXPRESS COTHAM ROAD, KEW AUS	51.60		7,581.3
	RETAIL PURCHASE 02/03 CARD NUMBER 4129780100111546 1			
07Mar04	ALEX TAXIS AND B.NOR TH MELBOUR AUS	71.50		7,652.8
	RETAIL PURCHASE 05/03 CARD NUMBER 4129780100111546 1			
14Mar04	AUTO TRANSFER 00087919231201 00000000000		6,247.81	1,405.0
14Mar04	COMBND PH:83328888.E AST SYDNEY AUS	31.25		1,436.3
	RETAIL PURCHASE 12/03 CARD NUMBER 4129780100111546 1			
17Mar04	BP AA PRESTON, PREST ON AUS	57.50		1,493.8
	RETAIL PURCHASE 14/03 CARD NUMBER 4129780100111546 1			
17Mar04	KEYWED PTY LTD RES.S URRY HILLS AUS	360.00		1,853.8
	RETAIL PURCHASE 13/03 CARD NUMBER 4129780100111546 1			
17Mar04	WESTIN HOTEL, SYDNEY AUS	732.44		2,586.4
	RETAIL PURCHASE 13/03 CARD NUMBER 4129780100111546 1			
18Mar04	SECURE PARKING, MELB AIRPORT AUS	35.00		2,621.4
	RETAIL PURCHASE 14/03 CARD NUMBER 4129780100111546 1			
18Mar04	BELMORE NEWSAGENCY, BALWYN AUS	143.40		2,764.8
	RETAIL PURCHASE 15/03 CARD NUMBER 4129780100111546 1			
18Mar04	YOCKS, BRGHTN LE SND AUS	558.75		3,323.6
	RETAIL PURCHASE 16/03 CARD NUMBER 4129780100111546 1			
18Mar04	KEYWED PTY LTD RES.S URRY HILLS AUS	330.00		3,653.6
	RETAIL PURCHASE 16/03 CARD NUMBER 4129780100111546 1			
18Mar04	KEYWED PTY LTD RES.S URRY HILLS AUS	380.00		4,033.6
	RETAIL PURCHASE 16/03 CARD NUMBER 4129780100111546 1			
18Mar04	INTEREST - PURCHASES	1.10		4,034.5

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.



51

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.

52



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Customer Number: - 8791923/7902
19 Mar 2004 to 18 Apr 2004
Statement Number 014
Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3000
Manager: Business Banking

53



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Opening balance on 19 Mar 2004	\$4,034.49
Payments & credits	\$4,034.49
Withdrawals & debits	\$3,790.43
Interest Charges & Fees	\$0.91
Closing balance on 18 Apr 2004	\$3,791.34

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$6,208	16.400*	0.044931	\$0.00	\$114.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			4,034.49
19Mar04	COMBND PH:83328888.E AST SYDNEY AUS	16.65		4,051.14
	RETAIL PURCHASE 17/03 CARD NUMBER 4129780100111546 1			
19Mar04	RSL CABS 9581 1111.E AST SYDNEY AUS	29.03		4,080.17
	RETAIL PURCHASE 17/03 CARD NUMBER 4129780100111546 1			
19Mar04	MINKX PTY LTD. KINGS CROSS AUS	135.00		4,215.17
	RETAIL PURCHASE 17/03 CARD NUMBER 4129780100111546 1			
19Mar04	NOVOTEL BRIGHTON.BRI GHTN LE SD AUS	132.00		4,347.17
	RETAIL PURCHASE 17/03 CARD NUMBER 4129780100111546 1			
21Mar04	SECURE PARKING. MELB AIRPORT AUS	86.00		4,433.17
	RETAIL PURCHASE 18/03 CARD NUMBER 4129780100111546 1			
21Mar04	TELSTRA BILL PAYMEN2 .SOUTHBANK AUS	265.86		4,699.03
	RETAIL PURCHASE 19/03 CARD NUMBER 4129780100111546 1			

Please complete upon payment See Overleaf

Due Date	13 May 2004	Date Paid	/ /	Amount	\$
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				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	_____
				Cheques	_____
				Less charges	_____
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				\$	_____



54

Date	Transaction	Withdrawals	Payments	Balance
24Mar04	ALIA BAR, FITZROY AUS RETAIL PURCHASE 20/03 CARD NUMBER 4129780100111546 1	65.00		4,764.03
24Mar04	NTH SUBURBAN 13111,E AST SYDNEY AUS RETAIL PURCHASE 20/03 CARD NUMBER 4129780100111546 1	29.75		4,793.78
25Mar04	COLLINGWOOD F C, ABB OTSFORD AUS RETAIL PURCHASE 22/03 CARD NUMBER 4129780100111546 1	247.50		5,041.28
26Mar04	BROADWAY DESIGN, RIC HMOND AUS RETAIL PURCHASE 24/03 CARD NUMBER 4129780100111546 1	384.85		5,426.13
26Mar04	SOHO WORKSHOP, RICHM OND AUS RETAIL PURCHASE 24/03 CARD NUMBER 4129780100111546 1	387.00		5,813.13
27Mar04	QANTAS AIRWAYS LTD, MASCOT AUS RETAIL PURCHASE 25/03 CARD NUMBER 4129780100111546 1	665.79		6,478.92
28Mar04	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 25/03 CARD NUMBER 4129780100111546 1	408.70		6,887.62
04Apr04	FOXTEL MANAGEMENT P/ L, PYRMONT AUS RETAIL PURCHASE 02/04 CARD NUMBER 4129780100111546 1	86.80		6,974.42
12Apr04	AUTO TRANSFER 00087919231201 00000000000		4,034.49	2,939.93
15Apr04	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 08/04 CARD NUMBER 4129780100111546 1	143.20		3,083.13
15Apr04	DENTAL CLINIC, BALWY N AUS RETAIL PURCHASE 11/04 CARD NUMBER 4129780100111546 1	480.00		3,563.13
15Apr04	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 08/04 CARD NUMBER 4129780100111546 1	29.30		3,592.43
17Apr04	ACTU MEMBER CONNECT .MELBOURNE AUS RETAIL PURCHASE 15/04 CARD NUMBER 4129780100111546 1	198.00		3,790.43
18Apr04	INTEREST - PURCHASES	0.91		3,791.34



55

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Your Account Number

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BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.





16

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
 Customer Number: - 8791923/7902
 19 Apr 2004 to 18 May 2004
 Statement Number 015
 Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3000
 Manager: Business Banking

57

HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Opening balance on 19 Apr 2004	\$3,791.34
Payments & credits	\$3,791.34
Withdrawals & debits	\$5,098.74
Interest Charges & Fees	\$0.00
Closing balance on 18 May 2004	\$5,098.74

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$4.901	16.400*	0.044931	\$0.00	\$153.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
21Apr04	Opening Balance			3,791.34
	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 16/04 CARD NUMBER 4129780100111546 1	219.50		4,010.84
21Apr04	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 17/04 CARD NUMBER 4129780100111546 1	411.90		4,422.74
21Apr04	CITY SIDE SELF STORA G, FITZROY AUS RETAIL PURCHASE 17/04 CARD NUMBER 4129780100111546 1	432.50		4,855.24
21Apr04	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 17/04 CARD NUMBER 4129780100111546 1	26.53		4,881.77
22Apr04	CUMBERLAND CAB 131,E AST SYDNEY AUS RETAIL PURCHASE 20/04 CARD NUMBER 4129780100111546 1	33.47		4,915.24
22Apr04	WATERFRONT TRADI.BON DI JUNCTIO AUS RETAIL PURCHASE 20/04 CARD NUMBER 4129780100111546 1	242.00		5,157.24
23Apr04	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 20/04 CARD NUMBER 4129780100111546 1	159.00		5,316.24

Please complete upon payment

See Overleaf

Due Date	12 Jun 2004	Date Paid	/ /	Amount	\$
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				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	
				Cheques	
				Less charges	
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				\$	



58

Date	Transaction	Withdrawals	Payments	Balance
23Apr04	LEGION CAB SY 1314,E AST SYDNEY AUS RETAIL PURCHASE 21/04 CARD NUMBER 4129780100111546 1	27.03		5,343.27
23Apr04	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 21/04 CARD NUMBER 4129780100111546 1	442.00		5,785.27
24Apr04	LOVING PROMISES, MAS COT AUS RETAIL PURCHASE 21/04 CARD NUMBER 4129780100111546 1	240.00		6,025.27
25Apr04	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 22/04 CARD NUMBER 4129780100111546 1	35.00		6,060.27
28Apr04	TEDS CAM 40, MELBOUR NE AUS RETAIL PURCHASE 23/04 CARD NUMBER 4129780100111546 1	1,616.29		7,676.56
29Apr04	AUST LABOR PARTY, BA RTON AUS RETAIL PURCHASE 27/04 CARD NUMBER 4129780100111546 1	240.00		7,916.56
30Apr04	GRAND HYATT, MELBOUR NE AUS RETAIL PURCHASE 28/04 CARD NUMBER 4129780100111546 1	31.50		7,948.06
02May04	7-ELEVEN 1166A, EAST MELBOURN AUS RETAIL PURCHASE 30/04 CARD NUMBER 4129780100111546 1	44.82		7,992.88
05May04	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 30/04 CARD NUMBER 4129780100111546 1	139.80		8,132.68
05May04	FOXTEL MANAGEMENT P/ L. PYRMONT AUS RETAIL PURCHASE 03/05 CARD NUMBER 4129780100111546 1	86.80		8,219.48
08May04	MOBIL, HAWTHORN EAST AUS RETAIL PURCHASE 06/05 CARD NUMBER 4129780100111546 1	57.95		8,277.43
12May04	E & S TRADING CO DIS .ASHBURTON AUS RETAIL PURCHASE 08/05 CARD NUMBER 4129780100111546 1	555.00		8,832.43
13May04	7-ELEVEN 1167A, BALW YN AUS RETAIL PURCHASE 11/05 CARD NUMBER 4129780100111546 1	57.65		8,890.08
13May04	AUTO TRANSFER 00087919231201 00000000000		3,791.34	5,098.74



59

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Your Account Number

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BSB No. 633-000

Account No. 590338141

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10



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Customer Number: - 8791923/7902
19 May 2004 to 18 Jun 2004
Statement Number 016
Page Number 1 of 3

Level 14/303 Collins St, Melbourne 3000
Manager Business Banking

61



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Opening balance on 19 May 2004	\$5,098.74
Payments & credits	\$5,098.74
Withdrawals & debits	\$5,323.26
Interest Charges & Fees	\$0.00
Closing balance on 18 Jun 2004	\$5,323.26

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$4,676	16.400*	0.044931	\$0.00	\$160.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			5,098.74
20May04	LIBERTY PAKENHAM, PA KENHAM AUS RETAIL PURCHASE 17/05 CARD NUMBER 4129780100111546 1	59.19		5,157.93
21May04	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 18/05 CARD NUMBER 4129780100111546 1	205.50		5,363.43
22May04	BELMORE NEWSAGENCY, BALWYN AUS RETAIL PURCHASE 19/05 CARD NUMBER 4129780100111546 1	128.70		5,492.13
22May04	BUNNINGS 601, MELBOURNE AUS RETAIL PURCHASE 20/05 CARD NUMBER 4129780100111546 1	212.30		5,704.43
22May04	AUST LABOR PARTY, WES T MELBOURN AUS RETAIL PURCHASE 18/05 CARD NUMBER 4129780100111546 1	195.00		5,899.43
23May04	BUNNINGS 601, MELBOURNE AUS RETAIL PURCHASE 21/05 CARD NUMBER 4129780100111546 1	146.76		6,046.19

See Overleaf

Please complete upon payment

Due Date	13 Jul 2004	Date Paid	/ /	Amount	\$
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				CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch	Date	/ /
				Cash	
				Cheques	
				Less charges	
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				\$	



62

Date	Transaction	Withdrawals	Payments	Balance
23May04	BUNNINGS 601, MELBOURNE AUS RETAIL PURCHASE 21/05 CARD NUMBER 4129780100111546 1	174.00		6,220.19
26May04	MOBIL, BOX HILL AUS RETAIL PURCHASE 23/05 CARD NUMBER 4129780100111546 1	55.80		6,275.99
27May04	TAXILINK P/L, WEST MELBOURNE AUS RETAIL PURCHASE 25/05 CARD NUMBER 4129780100111546 1	55.50		6,331.49
29May04	COLES EXPRESS COTHAM ROAD, KEW AUS RETAIL PURCHASE 26/05 CARD NUMBER 4129780100111546 1	59.20		6,390.69
30May04	CABCORP AUSTRALIA P/L, ASHWOOD AUS RETAIL PURCHASE 28/05 CARD NUMBER 4129780100111546 1	33.30		6,423.99
02Jun04	7-ELEVEN 1166A, EAST MELBOURNE AUS RETAIL PURCHASE 29/05 CARD NUMBER 4129780100111546 1	29.40		6,453.39
02Jun04	TELSTRA, ADELAIDE AUS RETAIL PURCHASE 31/05 CARD NUMBER 4129780100111546 1	405.39		6,858.79
04Jun04	7-ELEVEN 1166A, EAST MELBOURNE AUS RETAIL PURCHASE 02/06 CARD NUMBER 4129780100111546 1	56.57		6,915.39
05Jun04	TAXILINK P/L, WEST MELBOURNE AUS RETAIL PURCHASE 03/06 CARD NUMBER 4129780100111546 1	29.85		6,945.20
09Jun04	HOTEL LINCOLN, CARLTON AUS RETAIL PURCHASE 05/06 CARD NUMBER 4129780100111546 1	228.50		7,173.70
09Jun04	PEN CITY, MELBOURNE AUS RETAIL PURCHASE 05/06 CARD NUMBER 4129780100111546 1	460.00		7,633.70
11Jun04	BLACK CAB VIC 1322, EAST SYDNEY AUS RETAIL PURCHASE 09/06 CARD NUMBER 4129780100111546 1	14.43		7,648.10
11Jun04	SILVERTOP VIC 1310, EAST SYDNEY AUS RETAIL PURCHASE 09/06 CARD NUMBER 4129780100111546 1	7.88		7,656.00
11Jun04	PEN CITY, MELBOURNE AUS RETAIL PURCHASE 09/06 CARD NUMBER 4129780100111546 1	480.00		8,136.00

See Overle



63

1 PAGE 1 OF 3 PAGES. PLEASE CHECK ALL PAGES FOR ANY ERRORS.

Date	Transaction	Withdrawals	Payments	Balance
11Jun04	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 08/06 CARD NUMBER 4129780100111546 1	165.00		8,301.01
12Jun04	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 09/06 CARD NUMBER 4129780100111546 1	278.00		8,579.01
12Jun04	AUTO TRANSFER 00087919231201 00000000000		5,098.74	3,480.27
13Jun04	DOWNTOWN DUTY FR, MEL BOURNE A/P AUS RETAIL PURCHASE 10/06 CARD NUMBER 4129780100111546 1	213.95		3,694.22
16Jun04	BLACK & YELLOW TAXIS, ROWVILLE AUS RETAIL PURCHASE 15/06 CARD NUMBER 4129780100111546 1	11.10		3,705.32
18Jun04	BP SURREY HILLS, SUR REY HILLS AUS RETAIL PURCHASE 16/06 CARD NUMBER 4129780100111546 1	56.12		3,761.44
18Jun04	DICK SMITH W8057, BO X HILL AUS RETAIL PURCHASE 16/06 CARD NUMBER 4129780100111546 1	1,561.82		5,323.26

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BSB No. 633-000

Account No. 590338141

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64

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
 Customer Number: - 8791923/7902
 19 Jun 2004 to 18 Jul 2004
 Statement Number 017
 Page Number 1 of 4

Bendigo Bank Limited

Level 14/303 Collins St, Melbourne 3000
 Manager: Business Banking

65



HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Opening balance on 19 Jun 2004	\$5,323.26
Payments & credits	\$5,452.26
Withdrawals & debits	\$4,984.77
Interest Charges & Fees	\$0.00
Closing balance on 18 Jul 2004	\$4,855.77

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$5,144	16.400*	0.044931	\$0.00	\$146.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			
20Jun04	DICK SMITH W8057. BO X HILL AUS RETAIL PURCHASE 18/06 CARD NUMBER 4129780100111546 1	390.98		5,323.26 5,714.24
20Jun04	DICK SMITH W8057. BO X HILL AUS RETAIL PURCHASE - CREDIT 18/06 CARD NUMBER 4129780100111546 1		29.00	5,685.24
23Jun04	STUDIO 278 FOTOGRAF. BALWYN AUS RETAIL PURCHASE 19/06 CARD NUMBER 4129780100111546 1	78.85		5,764.09
23Jun04	FOXTEL MANAGEMENT PT Y, PYRMONT AUS RETAIL PURCHASE 21/06 CARD NUMBER 4129780100111546 1	86.80		5,850.89
24Jun04	ESTATE CELLARS. BALWYN AUS RETAIL PURCHASE 20/06 CARD NUMBER 4129780100111546 1	310.00		6,160.89
27Jun04	BP SURREY HILLS. SUR REY HILLS AUS RETAIL PURCHASE 24/06 CARD NUMBER 4129780100111546 1	62.11		6,223.00
27Jun04	SILVERTOP VIC 1310, E AST SYDNEY AUS RETAIL PURCHASE 25/06 CARD NUMBER 4129780100111546 1	11.10		6,234.10

Please complete upon payment

See Overleaf

Due Date	Date Paid	Amount
12 Aug 2004	/ /	\$

		CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902		Date / / Cash _____ Cheques _____ Less charges _____ \$ _____	

Date	Transaction	Withdrawals	Payments	Balance
30Jun04	EUROPEAN/MELB SUP, M ELBOURNE AUS	80.50		6,314.60
	RETAIL PURCHASE 26/06 CARD NUMBER 4129780100111546 1			
30Jun04	6 RUSSELL PLACE, MEL BOURNE AUS	235.50		6,550.10
	RETAIL PURCHASE 25/06 CARD NUMBER 4129780100111546 1			
30Jun04	ALEX TAXIS AND B,NOR TH MELBOUR AUS	71.50		6,621.60
	RETAIL PURCHASE 28/06 CARD NUMBER 4129780100111546 1			
30Jun04	KOO KOO, MELBOURNE AUS	38.00		6,659.60
	RETAIL PURCHASE 25/06 CARD NUMBER 4129780100111546 1			
03Jul04	COLES EXPRESS BALWYN , BALWYN AUS	58.54		6,718.14
	RETAIL PURCHASE 30/06 CARD NUMBER 4129780100111546 1			
04Jul04	HOTEL LINCOLN, CARLT ON AUS	130.10		6,848.24
	RETAIL PURCHASE 01/07 CARD NUMBER 4129780100111546 1			
04Jul04	EMBASSY TAXIS 1317,E AST SYDNEY AUS	41.51		6,889.75
	RETAIL PURCHASE 02/07 CARD NUMBER 4129780100111546 1			
04Jul04	FOXTEL MANAGEMENT PT Y, PYRMONT AUS	86.80		6,976.55
	RETAIL PURCHASE 02/07 CARD NUMBER 4129780100111546 1			
07Jul04	KMART, BURWOOD EAST AUS	158.67		7,135.22
	RETAIL PURCHASE 05/07 CARD NUMBER 4129780100111546 1			
07Jul04	RONGYI TRADING, CARL TON AUS	80.00		7,215.22
	RETAIL PURCHASE 02/07 CARD NUMBER 4129780100111546 1			
07Jul04	THE OYSTER BAR, MELB OURNE AUS	729.80		7,945.02
	RETAIL PURCHASE 03/07 CARD NUMBER 4129780100111546 1			
07Jul04	EUROPEAN/MELB SUP, M ELBOURNE AUS	75.50		8,020.52
	RETAIL PURCHASE 03/07 CARD NUMBER 4129780100111546 1			
07Jul04	COLES EXPRESS FI,FIT ZROY NORTH AUS	56.62		8,077.10
	RETAIL PURCHASE 02/07 CARD NUMBER 4129780100111546 1			

See Overle

(67)

Date	Transaction	Withdrawals	Payments	Balance
09Jul04	E & S TRADING CO DIS ,ASHBURTON AUS RETAIL PURCHASE - CREDIT 07/07 CARD NUMBER 4129780100111546 1		100.00	7,977.00
09Jul04	ALEX TAXIS AND B,NOR TH MELBOUR AUS RETAIL PURCHASE 07/07 CARD NUMBER 4129780100111546 1	33.00		8,010.00
10Jul04	UNITED CONV 350, MUR RUMBEENA AUS RETAIL PURCHASE 07/07 CARD NUMBER 4129780100111546 1	54.33		8,064.27
11Jul04	THE OYSTER BAR, MELB OURNE AUS RETAIL PURCHASE 08/07 CARD NUMBER 4129780100111546 1	257.60		8,322.00
13Jul04	AUTO TRANSFER 00087919231201 00000000000		5,323.26	2,998.80
14Jul04	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 10/07 CARD NUMBER 4129780100111546 1	11.10		3,009.90
14Jul04	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 10/07 CARD NUMBER 4129780100111546 1	30.70		3,040.60
14Jul04	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 11/07 CARD NUMBER 4129780100111546 1	369.00		3,409.60
14Jul04	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 11/07 CARD NUMBER 4129780100111546 1	36.14		3,445.75
14Jul04	QANTAS, MASCOT AUS RETAIL PURCHASE 10/07 CARD NUMBER 4129780100111546 1	919.72		4,365.47
15Jul04	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 12/07 CARD NUMBER 4129780100111546 1	221.70		4,587.17
15Jul04	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 12/07 CARD NUMBER 4129780100111546 1	35.00		4,622.17
17Jul04	BP SURREY HILLS, SUR REY HILLS AUS RETAIL PURCHASE 14/07 CARD NUMBER 4129780100111546 1	52.39		4,674.56
18Jul04	WST SUBURBN 968911,E AST SYDNEY AUS RETAIL PURCHASE 16/07 CARD NUMBER 4129780100111546 1	39.41		4,713.97
18Jul04	TAXILINK P/L, WEST M ELBOURN AUS RETAIL PURCHASE 16/07 CARD NUMBER 4129780100111546 1	33.30		4,747.27
18Jul04	GIN PALACE, MELBOURN E AUS RETAIL PURCHASE 16/07 CARD NUMBER 4129780100111546 1	108.50		4,855.77

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
 Customer Number: - 8791923/7902
 19 Jul 2004 to 18 Aug 2004
 Statement Number 018
 Page Number 1 of 3

Bendigo Bank Limited

Level 14/303 Collins St, Melbourne
 Manager: Business Ba

(69)

HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Your details at a glance

Account Number 5903381
 Opening balance on 19 Jul 2004 \$4,855.
 Payments & credits \$5,119.
 Withdrawals & debits \$2,544.
 Interest Charges & Fees \$0.
 Closing balance on 18 Aug 2004 \$2,280.

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$7,719	16.400*	0.044931	\$0.00	\$69.00


* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			4,855.
21Jul04	MERCURY LOUNGE, SOUT HBANK AUS RETAIL PURCHASE - CREDIT 17/07 CARD NUMBER 4129780100111546 1		263.50	4,592.
21Jul04	MERCURY LOUNGE, SOUT HBANK AUS RETAIL PURCHASE 17/07 CARD NUMBER 4129780100111546 1	300.00		4,892.
28Jul04	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 23/07 CARD NUMBER 4129780100111546 1	216.00		5,108.2
28Jul04	7-ELEVEN 1167A, BALW YN AUS RETAIL PURCHASE 24/07 CARD NUMBER 4129780100111546 1	52.39		5,160.6
31Jul04	7-ELEVEN 1166A, EAST MELBOURN AUS RETAIL PURCHASE 29/07 CARD NUMBER 4129780100111546 1	53.45		5,214.1
01Aug04	EX-OFFICE FURNITURE, FITZROY AUS RETAIL PURCHASE 29/07 CARD NUMBER 4129780100111546 1	450.00		5,664.1
01Aug04	THE KENT HOTEL, CARLTON NORTH AUS RETAIL PURCHASE 29/07 CARD NUMBER 4129780100111546 1	124.80		5,788.91

Please complete upon payment

See Overleaf

Due Date	Date Paid	Amount
12 Sep 2004	/ /	\$

 Bendigo Bank Limited <small>401 198 016 174</small>		<p align="center">CREDIT</p> <p>Date / /</p> <p>Cash _____</p> <p>Cheques _____</p> <p>Less charges _____</p> <p align="center">\$</p>	
Teller/Bank Stamp	Drawer		
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902			

20

Date	Transaction	Withdrawals	Payments	Balance
		37.30		5,826.21
04Aug04	COLES EXPRESS SUR,SU RREY HILLS AUS RETAIL PURCHASE 31/07 CARD NUMBER 4129780100111546 1	32.40		5,858.61
04Aug04	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 30/07 CARD NUMBER 4129780100111546 1	78.80		5,937.41
04Aug04	LAURENT BAKERY P/L, BALWYN AUS RETAIL PURCHASE 02/08 CARD NUMBER 4129780100111546 1	86.80		6,024.21
04Aug04	FOXTEL MANAGEMENT PT Y, PYRMONT AUS RETAIL PURCHASE 02/08 CARD NUMBER 4129780100111546 1	47.07		6,071.28
05Aug04	BILO, BALWYN EAST AUS RETAIL PURCHASE 03/08 CARD NUMBER 4129780100111546 1	57.34		6,128.62
06Aug04	COLES EXPRESS SOUT,S OUTH YARRA AUS RETAIL PURCHASE 03/08 CARD NUMBER 4129780100111546 1	53.26		6,181.88
11Aug04	UNITED CONV 347, NAG AMBIE AUS RETAIL PURCHASE 06/08 CARD NUMBER 4129780100111546 1		4,855.77	1,326.11
12Aug04	AUTO TRANSFER 00087919231201 00000000000	11.10		1,337.21
14Aug04	MDA TAXIS 50230033, MILDURA AUS RETAIL PURCHASE 12/08 CARD NUMBER 4129780100111546 1	11.10		1,348.31
14Aug04	MDA TAXIS 50230033, MILDURA AUS RETAIL PURCHASE 12/08 CARD NUMBER 4129780100111546 1	57.63		1,405.94
14Aug04	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 11/08 CARD NUMBER 4129780100111546 1	365.60		1,771.54
15Aug04	CASIER HOLDINGS, MIL DURA AUS RETAIL PURCHASE 12/08 CARD NUMBER 4129780100111546 1	326.00		2,097.54
15Aug04	MILDURA GRAND HOTEL, MILDURA AUS RETAIL PURCHASE 13/08 CARD NUMBER 4129780100111546 1			See Over

(71)

Date	Transaction	Withdrawals	Payments	Bala
15Aug04	SETTLERS, MILDURA AUS RETAIL PURCHASE 13/08 CARD NUMBER 4129780100111546 1	17.50		2,115
18Aug04	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 14/08 CARD NUMBER 4129780100111546 1	40.50		2,155
18Aug04	SETTLERS, MILDURA AUS RETAIL PURCHASE 14/08 CARD NUMBER 4129780100111546 1	125.40		2,280

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

Quoting this information correctly will help avoid delays.



Bendigo Bank Limited
ABN 11 063 043 178 AFSL No. 207679

72



HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Customer Number: - 8791923/7902 3522
19 Aug 2004 to 18 Sep 2004
Statement Number 019
Page Number 1 of 2

Level 14/303 Collins St, Melbourne 3000

Manager: Business Bankin

73

Your details at a glance

Account Number	590338141
Opening balance on 19 Aug 2004	\$2,280.94
Payments & credits	\$2,280.94
Withdrawals & debits	\$1,075.33
Interest Charges & Fees	\$0.00
Closing balance on 18 Sep 2004	\$1,075.33



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$8,924	16.400*	0.044931	\$0.00	\$33.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			
25Aug04	SILVERTOP VIC 1310,E AST SYDNEY AUS			2,280.94
	RETAIL PURCHASE 23/08	33.30		2,314.24
	CARD NUMBER 4129780100111546 1			
25Aug04	COLES EXPRESS BALWYN , BALWYN AUS	40.49		2,354.73
	RETAIL PURCHASE 21/08			
	CARD NUMBER 4129780100111546 1			
25Aug04	7-ELEVEN 1166A, EAST MELBOURN AUS	54.72		2,409.45
	RETAIL PURCHASE 21/08			
	CARD NUMBER 4129780100111546 1			
01Sep04	HOTEL LINCOLN, CARLT ON AUS	624.40		3,033.85
	RETAIL PURCHASE 27/08			
	CARD NUMBER 4129780100111546 1			
02Sep04	7-ELEVEN 1167A, BALW YN AUS	52.24		3,086.09
	RETAIL PURCHASE 31/08			
	CARD NUMBER 4129780100111546 1			
03Sep04	SILVERTOP VIC 1310,E AST SYDNEY AUS	10.99		3,097.08
	RETAIL PURCHASE 01/09			
	CARD NUMBER 4129780100111546 1			
08Sep04	READINGS, CARLTON AUS	101.85		3,198.93
	RETAIL PURCHASE 03/09			
	CARD NUMBER 4129780100111546 1			

Please complete upon payment

See Overleaf

Due Date 13 Oct 2004 **Date Paid** 20/10/04 **Amount** \$ 5000-

74



75

Date	Transaction	Withdrawals	Payments	Bal
09Sep04	COLES EXPRESS CAMBE. CAMBERWELL AUS RETAIL PURCHASE 06/09 CARD NUMBER 4129780100111546 1	45.30		3,24
10Sep04	BP AA CARLTON SOUTH. CARLTON AUS RETAIL PURCHASE 08/09 CARD NUMBER 4129780100111546 1	53.84		3,29
10Sep04	NEW INTERNATIONAL BO OK.CARLTON AUS RETAIL PURCHASE 08/09 CARD NUMBER 4129780100111546 1	36.00		3,334
12Sep04	AUTO TRANSFER 00087919231201 0000000000		2,280.94	1,053
16Sep04	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 14/09 CARD NUMBER 4129780100111546 1	11.10		1,064
16Sep04	ALEX TAXIS WITH ,NTH MELBOURNE AUS RETAIL PURCHASE 13/09 CARD NUMBER 4129780100111546 1	11.10		1,075

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Your Account Number

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BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.

26

18

Date	Transaction	Withdrawals	Payments	Balance
		45.95		3,932.85
25Sep04	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 23/09 CARD NUMBER 4129780100111546 1	26.53		3,959.38
26Sep04	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 24/09 CARD NUMBER 4129780100111546 1	34.50		3,993.88
26Sep04	ENOTECA VINO BAR,CAR LTON NORTH AUS RETAIL PURCHASE 23/09 CARD NUMBER 4129780100111546 1	23.60		4,017.48
26Sep04	LAURENT BAKERY P/L. BALWYN AUS RETAIL PURCHASE 24/09 CARD NUMBER 4129780100111546 1	66.00		4,083.48
28Sep04	METROPOLITAN TAX,NOR TH MELBOUR AUS RETAIL PURCHASE 27/09 CARD NUMBER 4129780100111546 1	30.08		4,113.56
29Sep04	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 27/09 CARD NUMBER 4129780100111546 1	86.95		4,200.51
29Sep04	BELMORE NEWSAGENCY, BALWYN AUS RETAIL PURCHASE 24/09 CARD NUMBER 4129780100111546 1	30.00		4,230.51
29Sep04	JAG MOBILE SOLUTIONS , BALWYN AUS RETAIL PURCHASE 24/09 CARD NUMBER 4129780100111546 1	58.14		4,288.65
01Oct04	BRANBAC MOBIL, PASCO E VALE AUS RETAIL PURCHASE 29/09 CARD NUMBER 4129780100111546 1	839.00		5,127.65
01Oct04	JAG MOBILE SOLUTIONS , BALWYN AUS RETAIL PURCHASE 28/09 CARD NUMBER 4129780100111546 1	35.70		5,163.35
06Oct04	GRAND BLEU CAFE, CAR LTON NORTH AUS RETAIL PURCHASE 04/10 CARD NUMBER 4129780100111546 1	32.86		5,196.21
06Oct04	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 04/10 CARD NUMBER 4129780100111546 1	49.50		5,245.71
06Oct04	TAXI BROKERS (AU,WES T MELBOURN AUS RETAIL PURCHASE 04/10 CARD NUMBER 4129780100111546 1			See Overlea

179

Date	Transaction	Withdrawals	Payments	Balance
08Oct04	TAXI TRAVEL, FRENCHS FORES AUS RETAIL PURCHASE 17/09 CARD NUMBER 4129780100111546 1	55.50		5,301.00
08Oct04	TAXI TRAVEL, FRENCHS FORES AUS RETAIL PURCHASE 16/09 CARD NUMBER 4129780100111546 1	59.94		5,361.00
08Oct04	JAG MOBILE SOLUTIONS, BALWYN AUS RETAIL PURCHASE 05/10 CARD NUMBER 4129780100111546 1	35.00		5,396.00
09Oct04	7-ELEVEN 1167A, BALWYN AUS RETAIL PURCHASE 07/10 CARD NUMBER 4129780100111546 1	57.07		5,453.00
13Oct04	AUTO TRANSFER 00087919231201 00000000000		1,075.33	4,377.80
13Oct04	GLOBAL GROUP OF IND, LAKEMBA AUS RETAIL PURCHASE 11/10 CARD NUMBER 4129780100111546 1	61.05		4,438.90
13Oct04	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 08/10 CARD NUMBER 4129780100111546 1	35.00		4,473.90
15Oct04	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 12/10 CARD NUMBER 4129780100111546 1	1,426.00		5,899.90
15Oct04	7-ELEVEN 1167A, BALWYN AUS RETAIL PURCHASE 13/10 CARD NUMBER 4129780100111546 1	57.93		5,957.87
16Oct04	BELMORE NEWSAGENCY, BALWYN AUS RETAIL PURCHASE 13/10 CARD NUMBER 4129780100111546 1	76.00		6,033.87
17Oct04	SILVERTOP VIC 1310.E AST SYDNEY AUS RETAIL PURCHASE 15/10 CARD NUMBER 4129780100111546 1	32.86		6,066.73

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Your Account Number

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BSB No. 633-000
Account No. 590338141

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HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
 Customer Number: - 8791923/7902
 19 Oct 2004 to 18 Nov 2004
 Statement Number 021
 Page Number 1 of 3

Bendigo Bank Limited
 Level 14/303 Collins St, Melbourne 3000
 Manager: Business Bank

81

Jeff
 HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Your details at a glance

Account Number	59033814
Opening balance on 19 Oct 2004	\$6,066.73
Payments & credits	\$11,066.73
Withdrawals & debits	\$5,794.83
Interest Charges & Fees	\$0.00
Closing balance on 18 Nov 2004	\$794.83

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$9,205	16.400*	0.044931	\$0.00	\$24.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			6,066.73
200Oct04	GM CABS, MASCOT RETAIL PURCHASE CARD NUMBER 4129780100111546 1 AUS 07/10	61.05		6,127.78
200Oct04	NTH SUBURBAN 13111.E AST SYDNEY RETAIL PURCHASE CARD NUMBER 4129780100111546 1 AUS 16/10	36.41		6,164.19
200Oct04	COLES EXPRESS BALWYN , BALWYN RETAIL PURCHASE CARD NUMBER 4129780100111546 1 AUS 16/10	43.84		6,208.03
200Oct04	COMBND PH:83328888,E AST SYDNEY RETAIL PURCHASE CARD NUMBER 4129780100111546 1 AUS 18/10	34.97		6,243.00
200Oct04	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1 AUS 18/10	46.51		6,289.51
200Oct04	IN BRANCH TRANSFER		5,000.00	1,289.51
210Oct04	PAGEWOOD HOTEL, PAGE WOOD RETAIL PURCHASE CARD NUMBER 4129780100111546 1 AUS 19/10	54.25		1,343.76

Please complete upon payment

See Overleaf

Due Date	13 Dec 2004	Date Paid	/ /	Amount	\$
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Bendigo Bank Limited		CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902		Date	/ /
		Cash	
		Cheques	
		Less charges	
		\$	

195

Date	Transaction	Withdrawals	Payments	Balance
		495.00		1,838.76
21Oct04	DIREC-GROUP PTY LTD, SYDNEY AUS RETAIL PURCHASE 19/10 CARD NUMBER 4129780100111546 1			2,278.76
21Oct04	DIREC-GROUP PTY LTD, SYDNEY AUS RETAIL PURCHASE 19/10 CARD NUMBER 4129780100111546 1	440.00		2,323.16
21Oct04	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 19/10 CARD NUMBER 4129780100111546 1	44.40		2,690.81
22Oct04	QANTAS, MASCOT AUS RETAIL PURCHASE 20/10 CARD NUMBER 4129780100111546 1	367.65		2,755.75
22Oct04	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 20/10 CARD NUMBER 4129780100111546 1	64.94		2,771.68
22Oct04	ST GEORGE CAB 1321,E AST SYDNEY AUS RETAIL PURCHASE 20/10 CARD NUMBER 4129780100111546 1	15.93		2,771.68
23Oct04	NOVOTEL BRIGHTON,BRI GHTN LE SD AUS RETAIL PURCHASE 20/10 CARD NUMBER 4129780100111546 1	3,084.50		5,856.18
29Oct04	GREYTHORN MOTORS, NO RTH BALWYN AUS RETAIL PURCHASE 20/10 CARD NUMBER 4129780100111546 1	60.70		5,916.88
30Oct04	GM CABS, MASCOT AUS RETAIL PURCHASE 27/10 CARD NUMBER 4129780100111546 1	111.00		6,027.88
31Oct04	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 18/09 CARD NUMBER 4129780100111546 1	470.00		6,497.88
31Oct04	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 28/10 CARD NUMBER 4129780100111546 1	40.52		6,538.40
05Nov04	7-ELEVEN HAWTHORN ,M T WAVERLEY AUS RETAIL PURCHASE 29/10 CARD NUMBER 4129780100111546 1	55.96		6,594.36
10Nov04	HEYINGTON MOTORS P/L , BALWYN AUS RETAIL PURCHASE 03/11 CARD NUMBER 4129780100111546 1	63.00		6,657.36
				See Overle

53

Date	Transaction	Withdrawals	Payments	Ba
12Nov04	AUTO TRANSFER 00087919231201 00000000000			59
13Nov04	BP AA CARLTON, CARLT ON AUS RETAIL PURCHASE 11/11 CARD NUMBER 4129780100111546 1	62.24	6,066.73	65
14Nov04	LA NOTTE CAFE, CARLT ON AUS RETAIL PURCHASE 11/11 CARD NUMBER 4129780100111546 1	46.90		699
17Nov04	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 14/11 CARD NUMBER 4129780100111546 1	43.65		743
18Nov04	BP SURREY HILLS, SUR REY HILLS AUS RETAIL PURCHASE 16/11 CARD NUMBER 4129780100111546 1	51.41		794.

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.



94

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
 Customer Number: - 8791923/7902
 19 Nov 2004 to 18 Dec 2004
 Statement Number 022
 Page Number 1 of 3


Bendigo Bank Limited

Level 14/303 Collins St, Melbourne 3
 Manager: Business Ban



Your details at a glance

Account Number	59033814
Opening balance on 19 Nov 2004	\$794.8
Payments & credits	\$794.8
Withdrawals & debits	\$2,523.5
Interest Charges & Fees	\$0.0
Closing balance on 18 Dec 2004	\$2,523.5

 J E F F
 HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$7,476	16.400*	0.044931	\$0.00	\$76.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			794.8
19Nov04	STUDIO 278 FOTOGRAF, BALWYN AUS RETAIL PURCHASE 17/11 CARD NUMBER 4129780100111546 1	119.80		914.6
25Nov04	LIBERTY FITZROY, PAK ENHAM AUS RETAIL PURCHASE 22/11 CARD NUMBER 4129780100111546 1	51.48		966.1
26Nov04	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 23/11 CARD NUMBER 4129780100111546 1	198.50		1,164.6
26Nov04	SILVERTOP VIC 1310, E AST SYDNEY AUS RETAIL PURCHASE 23/11 CARD NUMBER 4129780100111546 1	33.30		1,197.91
28Nov04	QUALITY INN PORT, EC HUCA AUS RETAIL PURCHASE 26/11 CARD NUMBER 4129780100111546 1	182.20		1,380.11
28Nov04	QUALITY INN PORT, EC HUCA AUS RETAIL PURCHASE 26/11 CARD NUMBER 4129780100111546 1	100.00		1,480.11
01Dec04	SE SMIRK / SON, HEAT HCOTE AUS RETAIL PURCHASE 26/11 CARD NUMBER 4129780100111546 1	62.00		1,542.11

Please complete upon payment

See Overleaf

Due Date 12 Jan 2005

Date Paid / /

Amount \$



Teller/Bank Stamp	Drawer	Bank	Branch	CREDIT
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902				Date / /
				Cash _____
				Cheques _____
				Less charges _____
				\$ _____

Date	Transaction	Withdrawals	Payments	Balance
01Dec04	DAYEF PETROLEUM PTY, HEIDELBERG AUS	50.40		1,592.51
03Dec04	RETAIL PURCHASE 28/11 CARD NUMBER 4129780100111546 1	50.00		1,642.51
03Dec04	THE CORKMAN IRISH PU B, CARLTON AUS			1,702.76
03Dec04	RETAIL PURCHASE 30/11 CARD NUMBER 4129780100111546 1	60.25		1,702.76
03Dec04	7-ELEVEN 1166A, EAST MELBOURN AUS			1,870.01
05Dec04	RETAIL PURCHASE 01/12 CARD NUMBER 4129780100111546 1	167.25		1,870.01
05Dec04	BELMORE NEWSAGENCY, BALWYN AUS			2,130.61
10Dec04	RETAIL PURCHASE 02/12 CARD NUMBER 4129780100111546 1	260.60		2,130.61
10Dec04	MYER, MELBOURNE AUS			2,193.31
10Dec04	RETAIL PURCHASE 08/12 CARD NUMBER 4129780100111546 1	62.70		2,193.31
10Dec04	MYER, MELBOURNE AUS			2,649.71
10Dec04	RETAIL PURCHASE 08/12 CARD NUMBER 4129780100111546 1	456.40		2,649.71
10Dec04	CITY MEMORIAL BOWL, W ARRNAMBOOL AUS			2,842.21
12Dec04	RETAIL PURCHASE 08/12 CARD NUMBER 4129780100111546 1	192.50		2,842.21
12Dec04	MID CITY MOTOR INN, BALLARAT AUS			2,881.13
12Dec04	RETAIL PURCHASE 10/12 CARD NUMBER 4129780100111546 1	38.92		2,881.13
12Dec04	LIBERTY CAROLINE SPR G, DEERPARK AUS			3,064.13
12Dec04	RETAIL PURCHASE 09/12 CARD NUMBER 4129780100111546 1	183.00		3,064.13
12Dec04	S/POL BOWLING CLUB, SEBASTOPOL AUS			3,222.13
12Dec04	RETAIL PURCHASE 09/12 CARD NUMBER 4129780100111546 1	158.00		3,222.13
12Dec04	S/POL BOWLING CLUB, SEBASTOPOL AUS			2,427.30
13Dec04	RETAIL PURCHASE 10/12 CARD NUMBER 4129780100111546 1		794.83	2,427.30
13Dec04	AUTO TRANSFER 00087919231201 00000000000			See Overleaf



487

Date	Transaction	Withdrawals	Payments	Ba
17Dec04	THE WHALER'S INN, WA RRNAMBOOL AUS RETAIL PURCHASE 07/12 CARD NUMBER 4129780100111546 1	41.20		2,46
17Dec04	7-ELEVEN 1166A, EAST MELBOURN AUS RETAIL PURCHASE 15/12 CARD NUMBER 4129780100111546 1	55.08		2,52

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. If you wish to obtain further information about this product or you have any questions or concerns about your account or its operation please contact your local Bendigo Bank Branch (details in the top right corner). If you are not satisfied with the response you can contact our Customer Help Centre, Fountain Court, 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 written response in a reasonable time.

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

Quoting this information correctly will help avoid delays.



Bendigo Bank Limited

ABN 11 098 049 175 AFSL No. 237675

88

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
 Customer Number: 8791923/7902
 19 Dec 2004 to 18 Jan 2005
 Statement Number 023
 Page Number 1 of 2

Bendigo Bank Limited
 Level 14/303 Collins St, Melbourne 3
 Manager: Business Ban

89

JEFF
 HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Your details at a glance

Account Number	59033814
Opening balance on 19 Dec 2004	\$2,523.5
Payments & credits	\$2,523.5
Withdrawals & debits	\$1,068.6
Interest Charges & Fees	\$0.0
Closing balance on 18 Jan 2005	\$1,068.6

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$8,931	16.400*	0.044931	\$0.00	\$33.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			2,523.5
19Dec04	TELSTRA BILL PAYMEN2 ,SOUTHBANK AUS	342.86		2,866.4
	RETAIL PURCHASE 16/12 CARD NUMBER 4129780100111546 1			
22Dec04	OFFICEWORKS 304, FIT ZROY AUS	399.00		3,265.4
	RETAIL PURCHASE 20/12 CARD NUMBER 4129780100111546 1			
23Dec04	7 ELEVEN 1164A, CLAY TON AUS	55.16		3,320.60
	RETAIL PURCHASE 21/12 CARD NUMBER 4129780100111546 1			
23Dec04	BEAUREPAIRES 07450, CARLTON AUS	50.00		3,370.60
	RETAIL PURCHASE 21/12 CARD NUMBER 4129780100111546 1			
08Jan05	TALK WORLD, HAWTHORN AUS	39.90		3,410.50
	RETAIL PURCHASE 06/01 CARD NUMBER 4129780100111546 1			
12Jan05	AUTO TRANSFER 00087919231201 00000000000		2,523.58	886.92
12Jan05	CRICKET CLUB HOT,STH MELBOURNE AUS	81.50		968.42
	RETAIL PURCHASE 08/01 CARD NUMBER 4129780100111546 1			

Please complete upon payment

Due Date 12 Feb 2005	Date Paid / /	Amount \$
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See Overleaf

Bendigo Bank Limited

Teller/Bank Stamp	Drawer	Bank	Branch	CREDIT Date / / Cash _____ Cheques _____ Less charges _____ \$ _____

HEALTH SERVICES UNION OF AUSTRALIA
 8791923/7902



Date	Transaction	Withdrawals	Payments	Balance
14Jan05	COLES EXPRESS COTHAM ROAD, KEW AUS	56.23		1,024.65
	RETAIL PURCHASE 12/01 CARD NUMBER 4129780100111546 1			1,068.62
18Jan05	COLES EXPRESS KEW, K EW AUS RETAIL PURCHASE 14/01 CARD NUMBER 4129780100111546 1	43.97		

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.

HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
 Customer Number: - 8791923/7902
 19 Jan 2005 to 18 Feb 2005
 Statement Number 024
 Page Number 1 of 3

Level 14/303 Collins St, Melbourne
 Manager: Business Bar

91

Your details at a glance

Account Number	5903381
Opening balance on 19 Jan 2005	\$1,068.00
Payments & credits	\$1,068.00
Withdrawals & debits	\$2,086.20
Interest Charges & Fees	\$0.00
Closing balance on 18 Feb 2005	\$2,086.20

HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Bendigo Gold Visa Credit Card

Credit Limit	Available Credit	Annual Rate	Daily Rate	Overdue Amount	Minimum Payment
\$10,000	\$7,913	16.400*	0.044931	\$0.00	\$63.00

* The following reference rate applies to your account: Standard Credit Card Rate

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			1,068.00
22Jan05	LA NOTTE CAFE, CARLT ON AUS RETAIL PURCHASE 19/01 CARD NUMBER 4129780100111546 1	636.50		1,705.00
27Jan05	7-ELEVEN GEELONG 1.M T WAVERLEY AUS RETAIL PURCHASE 25/01 CARD NUMBER 4129780100111546 1	53.43		1,758.50
29Jan05	BP RICHMOND, RICHMON D AUS RETAIL PURCHASE 27/01 CARD NUMBER 4129780100111546 1	57.13		1,815.60
02Feb05	LA NOTTE CAFE, CARLT ON AUS RETAIL PURCHASE 28/01 CARD NUMBER 4129780100111546 1	105.50		1,921.10
04Feb05	CALTEX CORIO, CORIO AUS RETAIL PURCHASE 02/02 CARD NUMBER 4129780100111546 1	48.15		1,969.30
05Feb05	HOTEL BENTINCK, PORT LAND AUS RETAIL PURCHASE 03/02 CARD NUMBER 4129780100111546 1	438.90		2,408.20
06Feb05	CALTEX, CAMPERDOWN AUS RETAIL PURCHASE 04/02 CARD NUMBER 4129780100111546 1	61.25		2,469.48

Please complete upon payment

See Overleaf

Due Date 15 Mar 2005	Date Paid / /	Amount \$
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		CREDIT	
Teller/Bank Stamp	Drawer	Bank	Branch
HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902		Date	/ /
		Cash	
		Cheques	
		Less charges	
		\$	

92

Date	Transaction	Withdrawals	Payments	Balance
		27.50		2,496.98
09Feb05	THE WHALER'S INN, WA RRNAMBOOL AUS RETAIL PURCHASE 03/02 CARD NUMBER 4129780100111546 1		1,068.62	1,428.36
2Feb05	AUTO TRANSFER 00087919231201 00000000000	40.89		1,469.25
2Feb05	COLES EXPRESS BALWYN . BALWYN AUS RETAIL PURCHASE 10/02 CARD NUMBER 4129780100111546 1	56.91		1,526.16
12Feb05	7 ELEVEN 1019, HAWTH ORN AUS RETAIL PURCHASE 10/02 CARD NUMBER 4129780100111546 1	29.97		1,556.13
13Feb05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 11/02 CARD NUMBER 4129780100111546 1	221.40		1,777.53
17Feb05	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 14/02 CARD NUMBER 4129780100111546 1	215.45		1,992.98
17Feb05	BELMORE NEWSAGENCY, BALWYN AUS RETAIL PURCHASE 14/02 CARD NUMBER 4129780100111546 1	33.30		2,026.28
17Feb05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 15/02 CARD NUMBER 4129780100111546 1	60.00		2,086.28
18Feb05	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 15/02 CARD NUMBER 4129780100111546 1			

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93



Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. **633-000**

Account No. **590338141**

Quoting this information correctly will help avoid delays.



Bendigo Bank Limited

APR 11 06A 040 17% AFSL No. 237479

04

95



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Manager Business Banking
Branch Level 14/303 Collins St, Melbourne 3000

Your details at a glance *Sept*

Account Number	590338141
Customer Number	8791923/7902
Account Title	HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Statement Period	19 Feb 2005 to 18 Mar 2005
Statement Number	025
Opening Balance on 19 Feb	\$2,086.28
Payments & Credits	\$2,086.28
Withdrawals & Debits	\$4,714.69
Interest Charges & Fees	\$1.07
Closing Balance on 18 Mar	\$4,715.76
Daily Rate	0.044931
Annual Percentage Rate	16.400*
Credit Limit	\$10,000
Available Credit	\$5,284

Payment details

Biller Code	342949
Minimum Payment Required	\$142.00
Overdue Amount	\$0.00
Payment Due	12 Apr 2005

Bendigo Gold Visa Credit Card

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			2,086.28
19 Feb 05	CARD FEE			2,171.28
23 Feb 05	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 19/02 CARD NUMBER 4129780100111546 1	85.00 521.00		2,692.28

See Overleaf

Payment Details

Minimum Payment Required: \$142.00

Overdue Amount: \$0.00

Payment Due: 12 Apr 2005



Credit

Teller/Bank Stamp	Drawer _____	Bank _____	Branch _____	Date / /
	HEALTH SERVICES UNION OF AUSTRALIA 8791923/7902			Cash/Transfers
				Cheques
				Total \$

ab

Date	Transaction	Withdrawals	Payments	Balance
		29.08		2,721.36
24 Feb 05	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 22/02 CARD NUMBER 4129780100111546 1			3,068.36
25 Feb 05	CANARY CLUB PTY LTD, VICTORIA AUS RETAIL PURCHASE 22/02 CARD NUMBER 4129780100111546 1	347.00		3,259.71
02 Mar 05	FOURPNTS SHERATON, G EELONG AUS RETAIL PURCHASE 26/02 CARD NUMBER 4129780100111546 1	191.35		3,400.71
02 Mar 05	COMFORT MENZIES, BAL LARAT AUS RETAIL PURCHASE 26/02 CARD NUMBER 4129780100111546 1	141.00		3,410.81
03 Mar 05	GG ESPRESSO, SYDNEY AUS RETAIL PURCHASE 01/03 CARD NUMBER 4129780100111546 1	10.10		3,433.01
03 Mar 05	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 01/03 CARD NUMBER 4129780100111546 1	22.20		3,586.16
03 Mar 05	QANTAS, MASCOT AUS RETAIL PURCHASE 01/03 CARD NUMBER 4129780100111546 1	153.15		3,883.61
04 Mar 05	MERCHANT COURT HOTEL , SYDNEY AUS RETAIL PURCHASE 02/03 CARD NUMBER 4129780100111546 1	297.45		4,143.61
04 Mar 05	MERCHANT COURT HOTEL , SYDNEY AUS RETAIL PURCHASE 02/03 CARD NUMBER 4129780100111546 1	260.00		4,219.11
05 Mar 05	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 02/03 CARD NUMBER 4129780100111546 1	75.50		4,241.75
06 Mar 05	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 03/03 CARD NUMBER 4129780100111546 1	22.64		
				See Overleaf

97

Date	Transaction	Withdrawals	Payments	Balance
06 Mar 05	VERGE RESTAURANT WIN ,MELBOURNE AUS RETAIL PURCHASE 04/03 CARD NUMBER 4129780100111546 1	114.50		4,356.25
08 Mar 05	COLES EXPRESS FI,FIT ZROY NORTH AUS RETAIL PURCHASE 04/03 CARD NUMBER 4129780100111546 1	38.54		4,394.79
09 Mar 05	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 04/03 CARD NUMBER 4129780100111546 1	131.30		4,526.09
10 Mar 05	GM CABS, MASCOT AUS RETAIL PURCHASE 27/02 CARD NUMBER 4129780100111546 1	63.83		4,589.92
11 Mar 05	TOWN HALL HOTEL, NTH MELBOURNE AUS RETAIL PURCHASE 09/03 CARD NUMBER 4129780100111546 1	125.00		4,714.92
12 Mar 05	CINEVISION VIC P,SOU TH MELBOUR AUS RETAIL PURCHASE 09/03 CARD NUMBER 4129780100111546 1	2,025.00		6,739.92
13 Mar 05	GM CABS, MASCOT AUS RETAIL PURCHASE 01/03 CARD NUMBER 4129780100111546 1	61.05		6,800.97
15 Mar 05	AUTO TRANSFER 00087919231201 00000000000		2,086.28	4,714.69
18 Mar 05	INTEREST - PURCHASES	1.07		4,715.76

* The following reference rate applies to your account: Standard Credit Card Rate

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

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98

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. **633-000**

Account No. **590338141**


Quoting this information correctly will help avoid delays.



Bendigo Bank
ABN 11 068 049 178 AFSL 237879
www.bendigobank.com.au

99




HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Customer Number	8791923/7902
Account Title	HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Statement Period	19 Mar 2005 to 18 Apr 2005
Statement Number	026
Opening balance on 19 Mar 2005	\$4,715.76
Payments & credits	\$4,715.76
Withdrawals & debits	\$3,152.83
Interest Charges & Fees	\$0.93
Available Credit	\$6,846

Branch details

Manager Business Banking
Branch Level 14/303 Collins St, Melbourne 3000

Payment details

Closing Balance on 18 Apr 2005	\$3,153.76
Minimum Payment Required	\$95.00
Overdue Amount	\$0.00
Payment Due	13 May 2005

Bendigo Gold Visa Credit Card

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			
19 Mar 05	TELSTRA, ADELAIDE RETAIL PURCHASE CARD NUMBER 4129780100111546 1 AUS 17/03	394.98		4,715.76 5,110.74
19 Mar 05	TLS CARLTON, CARLTON RETAIL PURCHASE CARD NUMBER 4129780100111546 1 AUS 17/03	713.95		5,824.69
21 Mar 05	NEW ANNUAL PERCENTAGE RATE 16.650%PA			

See Overleaf

Credit Limit: \$10,000

Available Credit: \$6.846

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to make your payment.

www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Bill code: **342949**

Reference number: 590338141



Pay at any Post Office by **giroPOST**^ using your Credit Card.

Date paid _____

Amount paid _____

Receipt number _____

* The following reference rate applies to your account: Standard Credit Card Rate
^ Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

100

Date	Transaction	Withdrawals	Payments	Balance
		125.00		5,949.69
23 Mar 05	LAMBS RESTAURANT, CA RLTON AUS RETAIL PURCHASE 20/03 CARD NUMBER 4129780100111546 1	50.00		5,999.69
23 Mar 05	QUIX, BOX HILL AUS RETAIL PURCHASE 20/03 CARD NUMBER 4129780100111546 1	690.10		6,689.79
26 Mar 05	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 23/03 CARD NUMBER 4129780100111546 1	46.71		6,736.50
29 Mar 05	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 25/03 CARD NUMBER 4129780100111546 1	821.10		7,557.60
31 Mar 05	TLS CARLTON, CARLTON AUS RETAIL PURCHASE 29/03 CARD NUMBER 4129780100111546 1	57.12		7,614.72
31 Mar 05	CALTEX, HAWTHORN AUS RETAIL PURCHASE 28/03 CARD NUMBER 4129780100111546 1	235.00		7,849.72
02 Apr 05	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 30/03 CARD NUMBER 4129780100111546 1	18.87		7,868.59
06 Apr 05	CABCHARGE AUST PL, S YDNEY AUS RETAIL PURCHASE 04/04 CARD NUMBER 4129780100111546 1		4,715.76	3,152.83
12 Apr 05	AUTO TRANSFER 00087919231201 00000000000	0.93		3,153.76
18 Apr 05	INTEREST - PURCHASES			

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

Due Date: 13 May 2005

Date Paid / /

Amount \$

Payment Details

Credit

Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /		
							Cash/Transfers	
							Cheques	
	HEALTH SERVICES UNION OF AUSTRALIA 590338141						Total \$	

101

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. If you wish to obtain further information about this product or you have any questions or concerns about your account or its operation please contact your local Bendigo Bank Branch (details supplied on page 1).

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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

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please

BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.



ABN 11 068 049 178 AFSL 237879


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102



103




HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	59033814
Customer Number	8791923/790
Account Title	HEALTH SERVICES UNION C AUSTRALIA VICTORIA NO BRANC
Statement Period	19 Apr 2005 to 18 May 2005
Statement Number	02
Opening balance on 19 Apr 2005	\$3,153.76
Payments & credits	\$3,153.76
Withdrawals & debits	\$2,014.43
Interest Charges & Fees	\$0.00
Available Credit	\$7,985

Branch details

Manager Business Banking
Branch Level 14/303 Collins St, Melbourne 3000

Payment details

Closing Balance on 18 May 2005	\$2,014.43
Minimum Payment Required	\$61.00
Overdue Amount	\$0.00
Payment Due	12 Jun 2005

Bendigo Gold Visa Credit Card

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			
29 Apr 05	GIN PALACE, MELBOURN E AUS RETAIL PURCHASE 27/04 CARD NUMBER 4129780100111546 1	139.00		3,153.76 3,292.76
01 May 05	LA NOTTE CAFE, CARLT ON AUS RETAIL PURCHASE 29/04 CARD NUMBER 4129780100111546 1	54.00		3,346.76

See Overleaf

Credit Limit: \$10,000

Available Credit: \$7,985

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to make your payment.



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



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Biller code: **342949**
Reference number: 590338141



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.
If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST** using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate
^ Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

104

Date	Transaction	Withdrawals	Payments	Balance
		32.19		3,378.95
01 May 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 29/04 CARD NUMBER 4129780100111546 1	33.41		3,412.36
01 May 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 29/04 CARD NUMBER 4129780100111546 1	20.30		3,432.66
04 May 05	HOTEL SPENCER, WEST MELBOURN AUS RETAIL PURCHASE 29/04 CARD NUMBER 4129780100111546 1	38.85		3,471.51
04 May 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 29/04 CARD NUMBER 4129780100111546 1	159.00		3,630.51
05 May 05	TLS CARLTON, CARLTON AUS RETAIL PURCHASE 03/05 CARD NUMBER 4129780100111546 1	63.83		3,694.34
08 May 05	GM CABS, MASCOT RETAIL PURCHASE 27/02 CARD NUMBER 4129780100111546 1	100.80		3,795.14
11 May 05	THE DAILY GRIND CAFE, CARLTON AUS RETAIL PURCHASE 09/05 CARD NUMBER 4129780100111546 1	61.34		3,856.48
11 May 05	QUIX, BOX HILL AUS RETAIL PURCHASE 07/05 CARD NUMBER 4129780100111546 1	52.10		3,908.58
11 May 05	UNITED CONV 338, BEAUFORT AUS RETAIL PURCHASE 09/05 CARD NUMBER 4129780100111546 1		3,153.76	754.82
13 May 05	AUTO TRANSFER 00087919231201 000000000000	57.61		812.43
14 May 05	COLES EXPRESS KEW, K EW AUS RETAIL PURCHASE 13/05 CARD NUMBER 4129780100111546 1			See Overleaf

Due Date: 12 Jun 2005 Date Paid / / Amount \$

Payment Details

					Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141					Total \$	

2034 1602 1

105



Date	Transaction	Withdrawals	Payments	Balance
18 May 05	MEDINA GRAND PERTH, PERTH AUS RETAIL PURCHASE 15/05 CARD NUMBER 4129780100111546 1	900.00		1,712.4
18 May 05	BELMORE NEWSAGENCY, BALWYN AUS RETAIL PURCHASE 14/05 CARD NUMBER 4129780100111546 1	302.00		2,014.4

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

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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

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please

BSB No. 633-000

Account No. 590338141

Quoting this information correctly will help avoid delays.



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100

HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

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Your details at a glance

Account Number	59033814
Customer Number	8791923/7902
Account Title	HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Statement Period	19 May 2005 to 18 Jun 2005
Statement Number	028
Opening balance on 19 May 2005	\$2,014.43
Payments & credits	\$2,078.26
Withdrawals & debits	\$1,330.41
Interest Charges & Fees	\$0.00
Available Credit	\$8,733

Branch details

Manager Keith Williams
 Branch 282-284 Lonsdale Street, Dandenong 3175
 Phone (03) 9794 7922

Payment details

Closing Balance on 18 Jun 2005	\$1,266.58
Minimum Payment Required	\$38.00
Overdue Amount	\$0.00
Payment Due	13 Jul 2005

Bendigo Gold Visa Credit Card

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			2,014.43
19 May 05	LA NOTTE CAFE, CARLT ON RETAIL PURCHASE CARD NUMBER 4129780100111546 1 16/05	93.00		2,107.43
20 May 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1 18/05	11.10		2,118.53
20 May 05	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1 18/05	11.10		2,129.63

See Overleaf

Credit Limit: \$10,000


Available Credit: \$8,733


Annual Rate: 16.650*


Daily Rate: 0.045616


Payment Options


Visit any **Bendigo Bank** branch to make your payment.

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

 Biller code: **342949**
 Reference number: 590338141

 Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.

 Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

 Pay at any Post Office by **giroPOST**[^] using your Credit Card.

Date paid _____

Amount paid _____

Receipt number _____

* The following reference rate applies to your account: Standard Credit Card Rate
[^] Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

108

Date	Transaction	Withdrawals	Payments	Balance
		152.00		2,281.63
20 May 05	6 RUSSELL PLACE, MEL BOURNE AUS RETAIL PURCHASE 17/05 CARD NUMBER 4129780100111546 1			2,292.73
21 May 05	SILVERTOP VIC 1310, E AST SYDNEY AUS RETAIL PURCHASE 19/05 CARD NUMBER 4129780100111546 1	11.10		2,401.73
21 May 05	GIN PALACE, MELBOURN E AUS RETAIL PURCHASE 19/05 CARD NUMBER 4129780100111546 1	109.00		2,846.73
25 May 05	METROPOLITAN HOTEL, MELBOURNE AUS RETAIL PURCHASE 22/05 CARD NUMBER 4129780100111546 1	445.00		2,782.90
04 Jun 05	GM CABS, MASCOT AUS RETAIL PURCHASE - CREDIT 27/02 CARD NUMBER 4129780100111546 1		63.83	2,977.90
08 Jun 05	AUST LABOR PARTY, WES T MELBOURN AUS RETAIL PURCHASE 02/06 CARD NUMBER 4129780100111546 1	195.00		963.47
12 Jun 05	AUTO TRANSFER 00087919231201 000000000000		2,014.43	1,266.58
17 Jun 05	TELSTRA, ADELAIDE AUS RETAIL PURCHASE 15/06 CARD NUMBER 4129780100111546 1	303.11		

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

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Due Date: 13 Jul 2005 Date Paid / / Amount \$

Payment Details

				Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.
					Date / /
					Cash/Transfers
					Cheques
					Total
					€

HEALTH SERVICES UNION OF AUSTRALIA

109

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.

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

Quoting this information correctly will help avoid delays.



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110

HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Your details at a glance

Account Number 59033814
 Customer Number 8791923/790
 Account Title HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO: BRANCH

Statement Period 19 Jun 2005 to 18 Jul 2005
 Statement Number 029
 Opening balance on 19 Jun 2005 \$1,266.58
 Payments & credits \$1,266.58
 Withdrawals & debits \$1,393.26
 Interest Charges & Fees \$0.00
Available Credit \$8,606

Branch details

Manager Keith Williams
 Branch 282-284 Lonsdale Street, Dandenong 3175
 Phone (03) 9794 7922

Payment details

Closing Balance on 18 Jul 2005 \$1,393.26
 Minimum Payment Required \$42.00
 Overdue Amount \$0.00
Payment Due 12 Aug 2005

Bendigo Gold Visa Credit Card

Date	Transaction	Withdrawals	Payments	Balance
	Opening Balance			
02 Jul 05	WST SUBURBN 968911,E AST SYDNEY AUS RETAIL PURCHASE 30/06 CARD NUMBER 4129780100111546 1	31.30		1,266.58 1,297.88
09 Jul 05	RENDEZVOUS RESTAURAN , MILDURA AUS RETAIL PURCHASE 07/07 CARD NUMBER 4129780100111546 1	260.40		1,558.28
10 Jul 05	MILDURA GRAND HOTEL RE,MILDURA AUS RETAIL PURCHASE 08/07 CARD NUMBER 4129780100111546 1	383.50		1,941.78

See Overleaf

Credit Limit: \$10,000

Available Credit: \$8,606

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to make your payment.



www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.



Bill code: 342949

Reference number: 590338141



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST** using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate
 ^ Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

112

Date	Transaction	Withdrawals	Payments	Balance
		27.75		1,969.53
10 Jul 05	MDA TAXIS 50230033, MILDURA AUS RETAIL PURCHASE 08/07 CARD NUMBER 4129780100111546 1		1,266.58	702.95
13 Jul 05	AUTO TRANSFER 00087919231201 000000000000	70.00		772.95
14 Jul 05	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 11/07 CARD NUMBER 4129780100111546 1	11.10		784.05
15 Jul 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 13/07 CARD NUMBER 4129780100111546 1	60.60		844.65
15 Jul 05	LIBERTY FITZROY, PAK ENHAM AUS RETAIL PURCHASE 12/07 CARD NUMBER 4129780100111546 1	157.40		1,002.05
15 Jul 05	BELMORE NEWSAGENCY, BALWYN AUS RETAIL PURCHASE 12/07 CARD NUMBER 4129780100111546 1	28.92		1,030.97
16 Jul 05	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 14/07 CARD NUMBER 4129780100111546 1	37.63		1,068.60
16 Jul 05	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 13/07 CARD NUMBER 4129780100111546 1	324.66		1,393.26
16 Jul 05	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 14/07 CARD NUMBER 4129780100111546 1			

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

Due Date: 12 Aug 2005 Date Paid / / Amount \$

Payment Details

Credit



Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
	HEALTH SERVICES UNION OF AUSTRALIA					Total \$

1588 | H-1

113

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. If you wish to obtain further information about this product or you have any questions or concerns about your account or its operation please contact your local Bendigo Bank Branch (details supplied at the top of the statement).

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

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144



HEALTH SERVICES UNION OF AUSTRALIA
 106-108 VICTORIA ST
 CARLTON VIC 3053

Your details at a glance

Account Number 590338141
 Customer Number 8791923/7902
 Account Title HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH

Branch details

Manager Keith Williams
 Branch 282-284 Lonsdale Street, Dandenong 3175
 Phone (03) 9794 7922

Statement Period 19 Jul 2005 to 18 Aug 2005
 Statement Number 030
 Opening balance on 19 Jul 2005 \$1,393.26
 Payments & credits \$1,393.26
 Withdrawals & debits \$5,136.22
 Interest Charges & Fees \$0.00
Available Credit \$4,863

Payment details

Closing Balance on 18 Aug 2005 \$5,136.22
 Minimum Payment Required \$155.00
 Overdue Amount \$0.00
Payment Due 12 Sep 2005

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				1,393.26
20 Jul 05	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 15/07 CARD NUMBER 4129780100111546 1		35.00		1,428.26
23 Jul 05	LEGION CAB SY 1314,E AST SYDNEY AUS RETAIL PURCHASE 21/07 CARD NUMBER 4129780100111546 1		16.65		1,444.91
24 Jul 05	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 22/07 CARD NUMBER 4129780100111546 1		531.05		1,975.96

See Overleaf

Credit Limit: \$10,000

Available Credit: \$4,863

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to



Register for Internet or Phone Banking - call

Date paid

116

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
26 Jul 05	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 24/07 CARD NUMBER 4129780100111546 1		42.89		2,018.85
27 Jul 05	E CHARLTONS SNOOKR, MELBOURNE AUS RETAIL PURCHASE 23/07 CARD NUMBER 4129780100111546 1		24.50		2,043.35
27 Jul 05	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 23/07 CARD NUMBER 4129780100111546 1		35.00		2,078.35
27 Jul 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 23/07 CARD NUMBER 4129780100111546 1		38.63		2,116.98
03 Aug 05	GM CABS, MASCOT AUS RETAIL PURCHASE 21/07 CARD NUMBER 4129780100111546 1		38.85		2,155.83
03 Aug 05	GM CABS, MASCOT AUS RETAIL PURCHASE 22/07 CARD NUMBER 4129780100111546 1		38.85		2,194.68
06 Aug 05	NTH SUBURBAN 13111,E AST SYDNEY AUS RETAIL PURCHASE 04/08 CARD NUMBER 4129780100111546 1		11.66		2,206.34
06 Aug 05	MOBIL, RICHMOND AUS RETAIL PURCHASE 04/08 CARD NUMBER 4129780100111546 1		66.62		2,272.96
06 Aug 05	THE BUREAU MELB, MEL BOURNE AUS RETAIL PURCHASE 04/08 CARD NUMBER 4129780100111546 1		314.50		2,587.46
07 Aug 05	AMERICAN AIR00121722 562,SYDNEY US RETAIL PURCHASE 04/08 1617.42 U.S. DOLLAR CARD NUMBER 4129780100111546 1		2,150.43		5,136.62
10 Aug 05	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 08/08 CARD NUMBER 4129780100111546 1		775.80		5,136.62

See Overlea

Due Date: 12 Sep 2005

Date Paid 2 / 9 / 05 Amount \$5136.62

Payment Details



117

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
10 Aug 05	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 08/08 CARD NUMBER 4129780100111546 1		28.19		5,541.88
11 Aug 05	NTH SUBURBAN 13111,E AST SYDNEY AUS RETAIL PURCHASE 09/08 CARD NUMBER 4129780100111546 1		11.10		5,552.98
11 Aug 05	PEN CITY, MELBOURNE AUS RETAIL PURCHASE 09/08 CARD NUMBER 4129780100111546 1		480.00		6,032.98
12 Aug 05	AUTO TRANSFER 00087919231201 00000000000			1,393.26	4,639.72
12 Aug 05	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 09/08 CARD NUMBER 4129780100111546 1		47.00		4,686.72
17 Aug 05	THE MAN HOTEL FALL,F ALLS CREEK AUS RETAIL PURCHASE 14/08 CARD NUMBER 4129780100111546 1		42.50		4,729.22
17 Aug 05	CALTEX PYLES 43, TAW ONGA SOUTH AUS RETAIL PURCHASE 13/08 CARD NUMBER 4129780100111546 1		104.00		4,833.22
17 Aug 05	HOTEL LINCOLN, CARLT ON AUS RETAIL PURCHASE 12/08 CARD NUMBER 4129780100111546 1		231.00		5,064.22
18 Aug 05	THE MAN HOTEL FALL,F ALLS CREEK AUS RETAIL PURCHASE 16/08 CARD NUMBER 4129780100111546 1		72.00		5,136.22

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED
FOR YOUR ACCOUNT.

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118

Your Account Number

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BSB No. **633-000**
Account No. **590338141**

Quoting this information correctly will help avoid delays.



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119



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number 590338141
Customer Number 8791923/7902
Account Title HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Statement Period 19 Aug 2005 to 18 Sep 2005
Statement Number 031
Opening balance on 19 Aug 2005 \$5,136.22
Payments & credits \$10,272.44
Withdrawals & debits \$5,783.59
Interest Charges & Fees \$0.00
Available Credit \$9,352

Payment details

Closing Balance on 18 Sep 2005 \$647.37
Minimum Payment Required \$20.00
Overdue Amount \$0.00
Payment Due 13 Oct 2005

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
19 Aug 05	Opening Balance				5,136.22
	THE MAN HOTEL FALL, F ALLS CREEK AUS RETAIL PURCHASE 17/08 CARD NUMBER 4129780100111546 1		73.00		5,209.22
20 Aug 05	ALEX TAXI 11 P/C, NOR TH MELBOUR AUS RETAIL PURCHASE 18/08 CARD NUMBER 4129780100111546 1		33.30		5,242.52
20 Aug 05	CALTEX PYLES 43, TAW ONGA SOUTH AUS RETAIL PURCHASE 18/08 CARD NUMBER 4129780100111546 1		68.90		5,311.42

See Overleaf

Credit Limit: \$10,000 Available Credit: \$9,352 Annual Rate: 16.650* Daily Rate: 0.045616

Payment Options

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

Biller code: **342949**
Reference number: 590338141

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If paying by cheque, please complete reverse.

Pay at any Post Office by **giroPOST**[^] using your Credit Card.

Date paid _____

Amount paid _____

Receipt number _____

* The following reference rate applies to your account: Standard Credit Card Rate
^ Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

120

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
26 Aug 05	PREMIER CABS 13101,E AST SYDNEY AUS RETAIL PURCHASE 24/08 CARD NUMBER 4129780100111546 1		36.08		5,347.50
27 Aug 05	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 24/08 CARD NUMBER 4129780100111546 1		11.10		5,358.60
27 Aug 05	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 25/08 CARD NUMBER 4129780100111546 1		30.19		5,388.79
27 Aug 05	3386 AA STH CARLTO,S TH CARLTON AUS RETAIL PURCHASE 24/08 CARD NUMBER 4129780100111546 1		68.25		5,457.04
27 Aug 05	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 25/08 CARD NUMBER 4129780100111546 1		2,927.00		8,384.04
27 Aug 05	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 25/08 CARD NUMBER 4129780100111546 1		1,524.22		9,908.26
27 Aug 05	LE SAJ, NEWTOWN AUS RETAIL PURCHASE 25/08 CARD NUMBER 4129780100111546 1		71.00		9,979.26
28 Aug 05	CABCORP AUSTRALIA, A SHWOOD AUS RETAIL PURCHASE 26/08 CARD NUMBER 4129780100111546 1		5.77		9,985.03
28 Aug 05	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 25/08 CARD NUMBER 4129780100111546 1		23.75		10,008.78
28 Aug 05	WESTIN HOTEL, SYDNEY AUS RETAIL PURCHASE 25/08 CARD NUMBER 4129780100111546 1		17.50		10,026.28
02 Sep 05	PAYMENT - THANK YOU #CHQ:1			5,136.22	4,890.06

See Overleaf

Due Date: 13 Oct 2005

Date Paid / /

Amount \$

Payment Details

 Bendigo Bank

Credit

Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
	HEALTH SERVICES UNION OF AUSTRALIA 590338141					Total \$

1778 | 555 |

121

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
07 Sep 05	GM CABS, MASCOT RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 07/08	30.55		4,920.61
10 Sep 05	COMBND PH:83328888,E AST SYDNEY RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 08/09	21.26		4,941.87
10 Sep 05	COMBND PH:83328888,E AST SYDNEY RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 08/09	7.10		4,948.97
10 Sep 05	BURDEKIN HOTEL, DARL INGHURST RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 08/09	50.00		4,998.97
12 Sep 05	AUTO TRANSFER 00087919231201 000000000000			5,136.22	-137.25
13 Sep 05	TELSTRA, ADELAIDE RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 12/09	405.42		268.17
14 Sep 05	ALLPHONES, RICHMOND RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 11/09	55.00		323.17
14 Sep 05	SYDNEY MARRIOTT, SYD NEY RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 10/09	294.20		617.37
16 Sep 05	INLEB PTY LTD, BELMO RE RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 14/09	30.00		647.37

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED
FOR YOUR ACCOUNT.

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 charge back rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied at the top of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, Fountain Court, 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 written 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)

122

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. **633-000**
Account No. **590338141**

Quoting this information correctly will help avoid delays.



ABN 11 068 049 178 AFSL 237879
www.bendigobank.com.au

123



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Branch details
Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Your details at a glance

Account Number 590338141
Customer Number 8791923/7902
Account Title HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Statement Period 19 Sep 2005 to 18 Oct 2005
Statement Number 032
Opening balance on 19 Sep 2005 \$647.37
Payments & credits \$647.37
Withdrawals & debits \$622.05
Interest Charges & Fees \$0.00
Available Credit \$9,377

Payment details

Closing Balance on 18 Oct 2005 \$622.05
Minimum Payment Required \$19.00
Overdue Amount \$0.00
Payment Due 12 Nov 2005

Bendigo Gold Visa Credit Card



Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				647.37
20 Sep 05	UNITED CONV 324, BOX HILL AUS RETAIL PURCHASE 18/09 CARD NUMBER 4129780100111546 1		71.72		719.09
25 Sep 05	GIPPSLAND PETROLEUM ,TRAFALGAR AUS RETAIL PURCHASE 23/09 CARD NUMBER 4129780100111546 1		76.78		795.87
27 Sep 05	WILSON PARKING MELO2 ,MELBOURNE AUS RETAIL PURCHASE 24/09 CARD NUMBER 4129780100111546 1		33.00		828.87

See Overleaf

Credit Limit: \$10,000 Available Credit: \$9,377 Annual Rate: 16.650* Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to make your payment.



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



Bill code: **342949**
Reference number: 590338141



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.
If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**^ using your Credit Card.

Date paid _____

Amount paid _____

Receipt number _____

* The following reference rate applies to your account: Standard Credit Card Rate
^ Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

1037 | 070 |

124

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
28 Sep 05	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 26/09 CARD NUMBER 4129780100111546 1		27.20		856.07
29 Sep 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 27/09 CARD NUMBER 4129780100111546 1		26.86		882.93
05 Oct 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 01/10 CARD NUMBER 4129780100111546 1		37.30		920.23
08 Oct 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 06/10 CARD NUMBER 4129780100111546 1		33.08		953.31
09 Oct 05	3820 BP RICHMOND, RI CHMOND AUS RETAIL PURCHASE 06/10 CARD NUMBER 4129780100111546 1		63.22		1,016.53
13 Oct 05	AUTO TRANSFER 00087919231201 00000000000			647.37	369.16
15 Oct 05	THE HAIRY CANARY, ME LBOURNE AUS RETAIL PURCHASE 12/10 CARD NUMBER 4129780100111546 1		104.00		473.16
18 Oct 05	JOHN FAIRFAX PUBLICA , SYDNEY AUS RETAIL PURCHASE 17/10 CARD NUMBER 4129780100111546 1		148.89		622.05

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

Due Date: 12 Nov 2005

Date Paid / /

Amount \$

Payment Details

 Bendigo Bank

Credit

Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141						Total \$

1838 | 576 |

125



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Customer Number	8791923/7902
Account Title	HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Statement Period	19 Oct 2005 to 18 Nov 2005
Statement Number	033
Opening balance on 19 Oct 2005	\$622.05
Payments & credits	\$622.05
Withdrawals & debits	\$1,656.91
Interest Charges & Fees	\$0.00
Available Credit	\$8,343

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Payment details

Closing Balance on 18 Nov 2005	\$1,656.91
Minimum Payment Required	\$50.00
Overdue Amount	\$0.00
Payment Due	13 Dec 2005

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				622.05
28 Oct 05	BELMORE NEWSAGENCY, BALWYN AUS RETAIL PURCHASE 26/10 CARD NUMBER 4129780100111546 1		290.56		912.61
01 Nov 05	COLES EXPRESS BALWYN, BALWYN AUS RETAIL PURCHASE 28/10 CARD NUMBER 4129780100111546 1		58.41		971.02
04 Nov 05	COLES EXPRESS WE,POR T MELBOURN AUS RETAIL PURCHASE 02/11 CARD NUMBER 4129780100111546 1		77.26		1,048.28

See Overleaf

Credit Limit: \$10,000

Available Credit: \$8,343

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to make your payment.

www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.

Bill code: **342949**
Reference number:
590338141



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**[^] using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate

[^] Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

126

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
09 Nov 05	QANTAS, MASCOT RETAIL PURCHASE 06/11 CARD NUMBER 4129780100111546 1		27.50		1,075.78
09 Nov 05	QANTAS, MASCOT RETAIL PURCHASE 06/11 CARD NUMBER 4129780100111546 1		196.75		1,272.53
10 Nov 05	COMBND PH:83328888,E AST SYDNEY AUS RETAIL PURCHASE 08/11 CARD NUMBER 4129780100111546 1		30.53		1,303.06
10 Nov 05	MERCHANT COURT HOTEL, SYDNEY RETAIL PURCHASE 09/11 CARD NUMBER 4129780100111546 1		68.00		1,371.06
11 Nov 05	SECURE PARKING, MELB AIRPORT RETAIL PURCHASE 09/11 CARD NUMBER 4129780100111546 1		70.00		1,441.06
12 Nov 05	AUTO TRANSFER 00087919231201 00000000000			622.05	819.01
13 Nov 05	7 ELEVEN 1167A, BALW YN RETAIL PURCHASE 11/11 CARD NUMBER 4129780100111546 1		63.47		882.48
16 Nov 05	BUNNINGS, NUNAWADING RETAIL PURCHASE 13/11 CARD NUMBER 4129780100111546 1		509.23		1,391.71
16 Nov 05	CARLTON HARDWARE, CA RLTON RETAIL PURCHASE 14/11 CARD NUMBER 4129780100111546 1		265.20		1,656.91


AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

Due Date: 13 Dec 2005

Date Paid / /

Amount \$

Payment Details

 Bendigo Bank					Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141					Total \$	

2944 | 906 |

127



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number 590338141
Customer Number 8791923/7902
Account Title HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Statement Period 19 Nov 2005 to 18 Dec 2005
Statement Number 034
Opening balance on 19 Nov 2005 \$1,656.91
Payments & credits \$1,656.91
Withdrawals & debits \$2,220.23
Interest Charges & Fees \$0.00
Available Credit \$7,779

Payment details

Closing Balance on 18 Dec 2005 \$2,220.23
Minimum Payment Required \$67.00
Overdue Amount \$0.00
Payment Due 12 Jan 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				1,656.91
19 Nov 05	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 17/11 CARD NUMBER 4129780100111546 1		53.92		1,710.83
24 Nov 05	CAB FARE, HARRIS PAR K AUS RETAIL PURCHASE 22/11 CARD NUMBER 4129780100111546 1		34.41		1,745.24
30 Nov 05	3386 AA STH CARLTO, S TH CARLTON AUS RETAIL PURCHASE 25/11 CARD NUMBER 4129780100111546 1		64.16		1,809.40

See Overleaf

Credit Limit: \$10,000

Available Credit: \$7,779

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to make your payment.



www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.



Bill code: **342949**
Reference number:
590338141



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Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**[^] using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate

[^] Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

128

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
			22.20		1,831.60
01 Dec 05	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 29/11 CARD NUMBER 4129780100111546 1				1,842.70
02 Dec 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 30/11 CARD NUMBER 4129780100111546 1		11.10		2,016.70
02 Dec 05	LOOP 23, MELBOURNE AUS RETAIL PURCHASE 29/11 CARD NUMBER 4129780100111546 1		174.00		2,073.78
03 Dec 05	COLES EXPRESS COTHAM ROAD, KEW AUS RETAIL PURCHASE 01/12 CARD NUMBER 4129780100111546 1		57.08		2,084.99
04 Dec 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 01/12 CARD NUMBER 4129780100111546 1		11.21		2,129.61
04 Dec 05	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 02/12 CARD NUMBER 4129780100111546 1		44.62		3,573.43
07 Dec 05	QANTAS, MASCOT AUS RETAIL PURCHASE 05/12 CARD NUMBER 4129780100111546 1		1,443.82		3,640.81
11 Dec 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 08/12 CARD NUMBER 4129780100111546 1		67.38		1,983.90
13 Dec 05	AUTO TRANSFER 00087919231201 00000000000			1,656.91	2,220.23
16 Dec 05	SZ SHANGRI-LA HOTEL BOC, CHINA CN RETAIL PURCHASE 13/12 1410.00 YUAN RENMINBI CARD NUMBER 4129780100111546 1		236.33		

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

Due Date: 12 Jan 2006

Date Paid / /

Amount \$

Payment Details

Bendigo Bank					Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141					Total \$	

1950 | 589 |

129

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. **633-000**
Account No. **590338141**

Quoting this information correctly will help avoid delays.



ABN 11 068 049 178 AFSL 237879

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(20)



4 3 JAN 2006



131



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number 590338141
Customer Number 8791923/7902
Account Title HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Statement Period 19 Dec 2005 to 18 Jan 2006
Statement Number 035
Opening balance on 19 Dec 2005 \$2,220.23
Payments & credits \$2,220.23
Withdrawals & debits \$5,024.26
Interest Charges & Fees \$0.00
Available Credit \$4,975

Payment details

Closing Balance on 18 Jan 2006 \$5,024.26
Minimum Payment Required \$151.00
Overdue Amount \$0.00
Payment Due 12 Feb 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				2,220.23
20 Dec 05	THE EXCELSIOR HOTEL, HONG KONG HK RETAIL PURCHASE 18/12 23638.60 HONG KONG DOLLAR CARD NUMBER 4129780100111546 1		4,183.77		6,404.00
23 Dec 05	BARONS WINE MERCHANT, CARLTON AUS RETAIL PURCHASE 21/12 CARD NUMBER 4129780100111546 1		66.00		6,470.00
23 Dec 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 21/12 CARD NUMBER 4129780100111546 1		38.85		6,508.85

See Overleaf

Credit Limit: \$10,000

Available Credit: \$4,975

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to make your payment.

www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.



Bill code: **342949**
Reference number: 590338141



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**^ using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate

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

132

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
24 Dec 05	E/W MELBOURNE, MELBO URNE AUS RETAIL PURCHASE 22/12 CARD NUMBER 4129780100111546 1		37.60		6,546.45
24 Dec 05	E/W MELBOURNE, MELBO URNE AUS RETAIL PURCHASE 22/12 CARD NUMBER 4129780100111546 1		59.70		6,606.15
24 Dec 05	E/W MELBOURNE, MELBO URNE AUS RETAIL PURCHASE 22/12 CARD NUMBER 4129780100111546 1		40.80		6,646.95
24 Dec 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 22/12 CARD NUMBER 4129780100111546 1		20.31		6,667.26
24 Dec 05	GIN PALACE, MELBOURN E AUS RETAIL PURCHASE 22/12 CARD NUMBER 4129780100111546 1		96.00		6,763.26
24 Dec 05	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 22/12 CARD NUMBER 4129780100111546 1		38.07		6,801.33
29 Dec 05	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 27/12 CARD NUMBER 4129780100111546 1		49.25		6,850.58
06 Jan 06	ALEX TAXI 11 P/C,NOR TH MELBOUR AUS RETAIL PURCHASE 04/01 CARD NUMBER 4129780100111546 1		77.70		6,928.28
12 Jan 06	AUTO TRANSFER 00087919231201 00000000000			2,220.23	4,708.05
13 Jan 06	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 11/01 CARD NUMBER 4129780100111546 1		52.21		4,655.84
18 Jan 06	EASTERN BELL, EAST B ALWYN AUS RETAIL PURCHASE 13/01 CARD NUMBER 4129780100111546 1		264.00		5,024.26

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

Due Date: 12 Feb 2006

Date Paid / /

Amount \$

Payment Details

Bendigo Bank					Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141						Total \$

2898 | 901 |

133



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number 590338141
Customer Number 8791923/7902
Account Title HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Statement Period 19 Jan 2006 to 18 Feb 2006
Statement Number 036
Opening balance on 19 Jan 2006 \$5,024.26
Payments & credits \$5,024.26
Withdrawals & debits \$3,693.89
Interest Charges & Fees \$0.00
Available Credit \$6,306

Payment details

Closing Balance on 18 Feb 2006 \$3,693.89
Minimum Payment Required \$111.00
Overdue Amount \$0.00
Payment Due 15 Mar 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				
22 Jan 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 20/01 CARD NUMBER 4129780100111546 1		33.41		5,024.26 5,057.67
24 Jan 06	BELMORE AUTH NEWSAGE NCY,BALWYN AUS RETAIL PURCHASE 21/01 CARD NUMBER 4129780100111546 1		277.68		5,335.35
25 Jan 06	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 23/01 CARD NUMBER 4129780100111546 1		43.20		5,378.55

See Overleaf

Credit Limit: \$10,000

Available Credit: \$6,306

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to make your payment.



www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**^ using your Credit Card.

Date paid

Amount paid

Receipt number



Bill code: **342949**
Reference number: 590338141

* The following reference rate applies to your account: Standard Credit Card Rate

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

134

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
25 Jan 06	COOKIE, MELBOURNE RETAIL PURCHASE CARD NUMBER 4129780100111546 1		98.50		5,477.05
25 Jan 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1		46.62		5,523.67
25 Jan 06	LAMBS RESTAURANT, CA RLTON AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1		88.00		5,611.67
27 Jan 06	SARTI, MELBOURNE RETAIL PURCHASE CARD NUMBER 4129780100111546 1		108.50		5,720.17
03 Feb 06	0271 AA CARLTON, CAR LTON AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1		60.66		5,780.83
08 Feb 06	SW PLUS PETROL W3040 , BALWYN AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1		55.14		5,835.97
09 Feb 06	UNITED AIRL 01622569 341, SYDNEY AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1		1,584.82		7,420.79
09 Feb 06	UNITED AIRL 01622569 340, SYDNEY AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1		1,222.82		8,643.61
12 Feb 06	AUTO TRANSFER 00087919231201 000000000000			5,024.26	3,619.35
18 Feb 06	QUIX FITZROY, FITZROY AUS RETAIL PURCHASE CARD NUMBER 4129780100111546 1		74.54		3,693.89

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

Due Date: 15 Mar 2006 Date Paid / / Amount \$

Payment Details

Bendigo Bank						Credit		
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /		
	Cash/Transfers							
	Cheques							
	HEALTH SERVICES UNION OF AUSTRALIA 590338141						Total \$	

1944 | 602 |

135



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Customer Number	8791923/7902
Account Title	HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Statement Period	19 Feb 2006 to 18 Mar 2006
Statement Number	037
Opening balance on 19 Feb 2006	\$3,693.89
Payments & credits	\$3,693.89
Withdrawals & debits	\$1,040.02
Interest Charges & Fees	\$1.09
Available Credit	\$8,958

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Payment details

Closing Balance on 18 Mar 2006	\$1,041.11
Minimum Payment Required	\$32.00
Overdue Amount	\$0.00
Payment Due	12 Apr 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
19 Feb 06	Opening Balance				3,693.89
19 Feb 06	CARD FEE				3,778.89
23 Feb 06	MUNROE ST NURSERY, C OBURG AUS RETAIL PURCHASE 21/02 CARD NUMBER 4129780100111546 1		85.00 40.00		3,818.89
25 Feb 06	CALTEX FOREST HILL, F OREST HILL AUS RETAIL PURCHASE 23/02 CARD NUMBER 4129780100111546 1		76.85		3,895.74

See Overleaf

Credit Limit: \$10,000

Available Credit: \$8,958

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

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www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.



Bill code: **342949**
Reference number: 590338141



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Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.
If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**[^] using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate

[^] Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

26

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
28 Feb 06	COLES EXPRESS MOOROO ,MOOROODUC AUS RETAIL PURCHASE 25/02 CARD NUMBER 4129780100111546 1		53.05		3,948.79
05 Mar 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 03/03 CARD NUMBER 4129780100111546 1		33.19		3,981.98
07 Mar 06	COLES EXPRESS RI,RIN GWOOD EAST AUS RETAIL PURCHASE 05/03 CARD NUMBER 4129780100111546 1		75.33		4,057.31
08 Mar 06	THE CARLTON YACHT CL B, CARLTON AUS RETAIL PURCHASE 04/03 CARD NUMBER 4129780100111546 1		65.00		4,122.31
11 Mar 06	THE WINDSOR HOTEL, M ELBOURNE AUS RETAIL PURCHASE 08/03 CARD NUMBER 4129780100111546 1		73.60		4,195.91
11 Mar 06	LA NOTTE RESTAURANT, CARLTON AUS RETAIL PURCHASE 09/03 CARD NUMBER 4129780100111546 1		10.00		4,205.91
12 Mar 06	3329 BP MIDLAND, BEN ALLA AUS RETAIL PURCHASE 09/03 CARD NUMBER 4129780100111546 1		73.40		4,279.31
12 Mar 06	1 LYGON ST CAFE, CAR LTON AUS RETAIL PURCHASE 10/03 CARD NUMBER 4129780100111546 1		11.20		4,290.51
14 Mar 06	NOVOTEL BRIGHTON BEA C,BRIGHTON AUS RETAIL PURCHASE 12/03 CARD NUMBER 4129780100111546 1		152.00		4,442.51
15 Mar 06	AUTO TRANSFER 00087919231201 00000000000			3,693.89	748.62
15 Mar 06	PREMIER CABS 13101,E AST SYDNEY AUS RETAIL PURCHASE 12/03 CARD NUMBER 4129780100111546 1		33.30		781.92
					See Overleaf

Due Date: 12 Apr 2006

Date Paid / /

Amount \$

Payment Details

Bendigo Bank					Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141					Total \$	

1912 | 600 |

137

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
15 Mar 06	COLES, BRIGHTON LE AUS RETAIL PURCHASE 14/03 CARD NUMBER 4129780100111546 1		79.00		860.92
16 Mar 06	ST GEORGE CAB 1321,E AST SYDNEY AUS RETAIL PURCHASE 14/03 CARD NUMBER 4129780100111546 1		40.13		901.05
16 Mar 06	TAXI COMBINED 1333,E AST SYDNEY AUS RETAIL PURCHASE 14/03 CARD NUMBER 4129780100111546 1		33.97		935.02
18 Mar 06	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 16/03 CARD NUMBER 4129780100111546 1		105.00		1,040.02
18 Mar 06	INTEREST - PURCHASES		1.09		1,041.11

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED
FOR YOUR ACCOUNT.

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 charge back rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied at the top of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, Fountain Court, 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 written 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)

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

Quoting this information correctly will help avoid delays.



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128



140

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
30 Mar 06	QUIX FITZROY, FITZRO Y RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 28/03	72.98		1,535.07
30 Mar 06	PLATINUM TAXI'S, NTH MELBOURNE RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 28/03	27.87		1,562.94
31 Mar 06	LEGION CAB SY 1314,E AST SYDNEY RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 29/03	12.21		1,575.15
31 Mar 06	TAXI COMBINED 1333,E AST SYDNEY RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 29/03	12.77		1,587.92
31 Mar 06	WESTIN HOTEL, SYDNEY RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 29/03	347.20		1,935.12
31 Mar 06	TAXI COMBINED 1333,E AST SYDNEY RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 29/03	12.05		1,947.17
01 Apr 06	GM CABS, MASCOT RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 15/03	22.20		1,969.37
01 Apr 06	SECURE PARKING, MELB AIRPORT RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 30/03	35.00		2,004.37
02 Apr 06	HOTEL SPENCER, WEST MELBOURN RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 30/03	49.20		2,053.57
05 Apr 06	HOWARDS STORAGE WORL D,RICHMOND RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 03/04	180.70		2,234.27
07 Apr 06	GM CABS, MASCOT RETAIL PURCHASE CARD NUMBER 4129780100111546 1	AUS 28/03	61.05		2,295.32

See Overleaf

Due Date: 13 May 2006 Date Paid / / Amount \$

Payment Details

Bendigo Bank					Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141					Total \$	

2880 | 899 |

141

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
07 Apr 06	NORTHWEST CABS AND L , GLENWOOD AUS RETAIL PURCHASE 05/04 CARD NUMBER 4129780100111546 1		48.84		2,344.16
12 Apr 06	AUTO TRANSFER 00087919231201 00000000000			1,041.11	1,303.05
12 Apr 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 08/04 CARD NUMBER 4129780100111546 1		68.15		1,371.20
15 Apr 06	CABCHARGE AUST PL, S YDNEY AUS RETAIL PURCHASE 13/04 CARD NUMBER 4129780100111546 1		38.85		1,410.05
18 Apr 06	INTEREST - PURCHASES		0.93		1,410.98

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

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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)

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

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6696 | 8996 | 2887

142



23 MAY 2006



143



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Customer Number	8791923/7902
Account Title	HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Statement Period	19 Apr 2006 to 18 May 2006
Statement Number	039
Opening balance on 19 Apr 2006	\$1,410.98
Payments & credits	\$1,410.98
Withdrawals & debits	\$2,724.48
Interest Charges & Fees	\$11.31
Available Credit	\$7,264

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Payment details

Closing Balance on 18 May 2006	\$2,735.79
Minimum Payment Required	\$83.00
Overdue Amount	\$0.00
Payment Due	12 Jun 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				1,410.98
20 Apr 06	CASH BFI VARADERO CA J,VARADERO US		465.78		1,876.76
	CASH ADVANCE 18/04				
	337.50 U.S. DOLLAR				
	CARD NUMBER 4129780100111546 1				
20 Apr 06	CASH ADVANCE FEE		3.25		1,880.01
30 Apr 06	SILVERTOP VIC 1310,E AST SYDNEY AUS		32.86		1,912.87
	RETAIL PURCHASE 28/04				
	CARD NUMBER 4129780100111546 1				

See Overleaf

Credit Limit: \$10,000

Available Credit: \$7,264

Annual Rate: 16.650*

Daily Rate: 0.045616

Payment Options

Visit any **Bendigo Bank** branch to make your payment.

www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.

Bill code: **342949**
Reference number: 590338141



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST** using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate

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

145

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
14 May 06	QUEST DOCKLANDS OP, DOCKLANDS AUS RETAIL PURCHASE 11/05 CARD NUMBER 4129780100111546 1		90.00		2,224.33
18 May 06	AA CARLTON 0271, CAR LTON AUS RETAIL PURCHASE 16/05 CARD NUMBER 4129780100111546 1		47.40		2,271.73
18 May 06	LANGTONS REST, MELBO URNE AUS RETAIL PURCHASE 15/05 CARD NUMBER 4129780100111546 1		452.75		2,724.48
18 May 06	INTEREST - CASH ADV.		4.89		2,729.37
18 May 06	INTEREST - PURCHASES		6.42		2,735.79

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

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146



21 JUN 2006



147



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Customer Number	8791923/7902
Account Title	HEALTH SERVICES UNION OF AUSTRALIA VICTORIA NO 1 BRANCH
Statement Period	19 May 2006 to 18 Jun 2006
Statement Number	040
Opening balance on 19 May 2006	\$2,735.79
Payments & credits	\$2,735.79
Withdrawals & debits	\$2,595.64
Interest Charges & Fees	\$5.15
Available Credit	\$7,399

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Payment details

Closing Balance on 18 Jun 2006	\$2,600.79
Minimum Payment Required	\$79.00
Overdue Amount	\$0.00
Payment Due	13 Jul 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				
19 May 06	ALEX TAXIS & BRO,NOR TH MELBOUR AUS				2,735.79
	RETAIL PURCHASE 17/05		44.40		2,780.19
	CARD NUMBER 4129780100111546 1				
19 May 06	BELMORE AUTH NEWSAGE NCY,BALWYN AUS				3,103.89
	RETAIL PURCHASE 17/05		323.70		
	CARD NUMBER 4129780100111546 1				
20 May 06	AA CARLTON 0271, CAR LTON AUS				3,174.29
	RETAIL PURCHASE 18/05		70.40		
	CARD NUMBER 4129780100111546 1				

See Overleaf

Credit Limit: \$10,000

Available Credit: \$7,399

Annual Rate: 16.900*

Daily Rate: 0.046301

Payment Options

Visit any **Bendigo Bank** branch to make your payment.

www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.

Bill code: **342949**

Reference number: 590338141



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**[^] using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate

[^] Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.



2501 | 904 |

148

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
24 May 06	RED EMPEROR REST,STH MELBOURNE AUS RETAIL PURCHASE 21/05 CARD NUMBER 4129780100111546 1		86.00		3,260.29
24 May 06	OFFICEWORKS 304, FIT ZROY AUS RETAIL PURCHASE 22/05 CARD NUMBER 4129780100111546 1		74.42		3,334.71
26 May 06	COLES EXPRESS BALWYN , BALWYN AUS RETAIL PURCHASE 24/05 CARD NUMBER 4129780100111546 1		80.92		3,415.63
28 May 06	FOG PRAHRAN, PRAHRAN AUS RETAIL PURCHASE 26/05 CARD NUMBER 4129780100111546 1		263.50		3,679.13
31 May 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 27/05 CARD NUMBER 4129780100111546 1		38.41		3,717.54
04 Jun 06	BP BIG PINE 3200, FR ANKSTON AUS RETAIL PURCHASE 01/06 CARD NUMBER 4129780100111546 1		63.22		3,780.76
07 Jun 06	NEW ANNUAL PERCENTAGE RATE 16.900%PA				3,804.18
07 Jun 06	BLACK CAB VIC 1322,E AST SYDNEY AUS RETAIL PURCHASE 04/06 CARD NUMBER 4129780100111546 1		23.42		3,853.80
07 Jun 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 03/06 CARD NUMBER 4129780100111546 1		49.62		3,901.20
07 Jun 06	AA CARLTON 0271, CAR LTON AUS RETAIL PURCHASE 05/06 CARD NUMBER 4129780100111546 1		47.40		3,901.20
07 Jun 06	THE JARRAH ROOM, MEL BOURNE AUS RETAIL PURCHASE 04/06 CARD NUMBER 4129780100111546 1		105.00		4,006.20
					See Overleaf

Due Date: 13 Jul 2006

Date Paid / /

Amount \$

Payment Details

Bendigo Bank						Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /	
						Cash/Transfers	
						Cheques	
	HEALTH SERVICES UNION OF AUSTRALIA 590338141						Total \$

2962 1904 1

149

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
09 Jun 06	7 ELEVEN 1019, HAWTH ORN AUS RETAIL PURCHASE 07/06 CARD NUMBER 4129780100111546 1		72.07		4,078.27
11 Jun 06	COLOMBOS PIZZA HOUSE , BALWYN AUS RETAIL PURCHASE 09/06 CARD NUMBER 4129780100111546 1		117.60		4,195.87
12 Jun 06	AUTO TRANSFER 00087919231201 00000000000			2,735.79	1,460.08
13 Jun 06	FOG PRAHRAN, PRAHRAN AUS RETAIL PURCHASE 10/06 CARD NUMBER 4129780100111546 1		302.00		1,762.08
13 Jun 06	UNITED CONV 324, BOX HILL AUS RETAIL PURCHASE 09/06 CARD NUMBER 4129780100111546 1		64.31		1,826.39
16 Jun 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 14/06 CARD NUMBER 4129780100111546 1		38.85		1,865.24
17 Jun 06	BIRRA BELLA, CARLTON AUS RETAIL PURCHASE 15/06 CARD NUMBER 4129780100111546 1		730.40		2,595.64
18 Jun 06	INTEREST - PURCHASES		5.15		2,600.79

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Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. 633-000
Account No. 590338141

Quoting this information correctly will help avoid delays.



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150



151



HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Customer Number	8791923/7902
Account Title	HEALTH SERVICES UNION OF AUSTRALIA (VICTORIA) NO 1 BRANCH
Statement Period	19 Jun 2006 to 18 Jul 2006
Statement Number	041
Opening balance on 19 Jun 2006	\$2,600.79
Payments & credits	\$2,600.79
Withdrawals & debits	\$2,814.44
Interest Charges & Fees	\$0.00
Available Credit	\$7,185

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

Payment details

Closing Balance on 18 Jul 2006	\$2,814.44
Minimum Payment Required	\$85.00
Overdue Amount	\$0.00
Payment Due	12 Aug 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				2,600.79
21 Jun 06	COLES EXPRESS COTHAM ROAD, KEW AUS RETAIL PURCHASE 19/06 CARD NUMBER 4129780100111546 1		78.38		2,679.17
21 Jun 06	COMFORT MENZIES, BAL LARAT AUS RETAIL PURCHASE 17/06 CARD NUMBER 4129780100111546 1		283.00		2,962.17
21 Jun 06	THE ITALIAN RESTAURA ,MELBOURNE AUS RETAIL PURCHASE 17/06 CARD NUMBER 4129780100111546 1		577.70		3,539.87

See Overleaf

Credit Limit: \$10,000

Available Credit: \$7,185

Annual Rate: 16.900*

Daily Rate: 0.046301

Payment Options

Visit any **Bendigo Bank** branch to make your payment.



www.bendigobank.com.au

Pay your credit card using ebanking, 24 hours a day, 7 days a week.



Billers code: **342949**

Reference number: 590338141



Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.



Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.



Pay at any Post Office by **giroPOST**[^] using your Credit Card.

Date paid

Amount paid

Receipt number

* The following reference rate applies to your account: Standard Credit Card Rate
^ Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

152

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
21 Jun 06	7 ELEVEN 1148, NORTH MELBOUR AUS RETAIL PURCHASE 17/06 CARD NUMBER 4129780100111546 1		75.07		3,614.94
22 Jun 06	COLES EXPRESS COTHAM ROAD, KEW AUS RETAIL PURCHASE 20/06 CARD NUMBER 4129780100111546 1		75.73		3,690.67
25 Jun 06	7 ELEVEN 1148, NORTH MELBOUR AUS RETAIL PURCHASE 23/06 CARD NUMBER 4129780100111546 1		32.90		3,723.57
28 Jun 06	03 PALMAS REST/BAR, HAWTHORN AUS RETAIL PURCHASE 24/06 CARD NUMBER 4129780100111546 1		344.50		4,068.07
28 Jun 06	CALTEX, LOWER TEMPLE S AUS RETAIL PURCHASE 26/06 CARD NUMBER 4129780100111546 1		75.94		4,144.01
02 Jul 06	SILVERTOP VIC 1310, E AST SYDNEY AUS RETAIL PURCHASE 30/06 CARD NUMBER 4129780100111546 1		33.74		4,177.75
04 Jul 06	BOX HILL BKS, BOX HILL AUS RETAIL PURCHASE 01/07 CARD NUMBER 4129780100111546 1		139.90		4,317.65
05 Jul 06	BAR CENTRALE, CARLTON AUS RETAIL PURCHASE 01/07 CARD NUMBER 4129780100111546 1		83.60		4,401.25
05 Jul 06	BIRRA BELLA, CARLTON AUS RETAIL PURCHASE 01/07 CARD NUMBER 4129780100111546 1		64.00		4,465.25
05 Jul 06	NTH SUBURBAN 13111, E AST SYDNEY AUS RETAIL PURCHASE 01/07 CARD NUMBER 4129780100111546 1		26.75		4,492.00
05 Jul 06	AMPOL, BURWOOD AUS RETAIL PURCHASE 02/07 CARD NUMBER 4129780100111546 1		75.25		4,567.25
					See Overleaf

Due Date: 12 Aug 2006

Date Paid / /

Amount \$

Payment Details

Bendigo Bank					Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141					Total \$	

2846 | 911 |

152

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
06 Jul 06	AA CARLTON 0271, CAR LTON AUS RETAIL PURCHASE 04/07 CARD NUMBER 4129780100111546 1		73.45		4,640.70
09 Jul 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 07/07 CARD NUMBER 4129780100111546 1		32.88		4,673.58
09 Jul 06	BP STH GLENROWAN 329 ,GLENROWAN AUS RETAIL PURCHASE 06/07 CARD NUMBER 4129780100111546 1		76.62		4,750.20
11 Jul 06	BELMORE DRY CLEANERS , BALWYN AUS RETAIL PURCHASE 08/07 CARD NUMBER 4129780100111546 1		57.90		4,808.10
11 Jul 06	BAMBU BAR, MELBOURNE AUS RETAIL PURCHASE 08/07 CARD NUMBER 4129780100111546 1		37.00		4,845.10
12 Jul 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 08/07 CARD NUMBER 4129780100111546 1		29.64		4,874.74
12 Jul 06	SARTI, MELBOURNE AUS RETAIL PURCHASE 07/07 CARD NUMBER 4129780100111546 1		322.50		5,197.24
12 Jul 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 07/07 CARD NUMBER 4129780100111546 1		11.10		5,208.34
12 Jul 06	QUIX, BOX HILL AUS RETAIL PURCHASE 09/07 CARD NUMBER 4129780100111546 1		80.56		5,288.90
13 Jul 06	AUTO TRANSFER 00087919231201 00000000000			2,600.79	2,688.11
13 Jul 06	QUIX FITZROY, FITZROY AUS RETAIL PURCHASE 11/07 CARD NUMBER 4129780100111546 1		82.04		2,770.15
15 Jul 06	TAXILINK P/L, WEST M ELBOURN AUS RETAIL PURCHASE 13/07 CARD NUMBER 4129780100111546 1		11.10		2,781.25
16 Jul 06	SILVERTOP VIC 1310,E AST SYDNEY AUS RETAIL PURCHASE 14/07 CARD NUMBER 4129780100111546 1		33.19		2,814.44

AUTOMATIC PAYMENTS HAVE BEEN SPECIFIED FOR YOUR ACCOUNT.

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 charge back rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied at the top of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, Fountain Court, 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 written response in a reasonable time.

~~154~~ 154

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)

Your Account Number

When authorising a direct credit (e.g. your salary) or direct debit (e.g. gas bill) on this account please quote:-

BSB No. **633-000**
Account No. **590338141**

Quoting this information correctly will help avoid delays.



ABN 11 068 049 178 AFSL 237879
www.bendigobank.com.au

153

HEALTH SERVICES UNION OF AUSTRALIA
106-108 VICTORIA ST
CARLTON VIC 3053

Your details at a glance

Account Number	590338141
Customer Number	8791923/7902
Account Title	HEALTH SERVICES UNION OF AUSTRALIA (VICTORIA) NO 1 BRANCH
Statement Period	19 Jul 2006 to 18 Aug 2006
Statement Number	042
Opening balance on 19 Jul 2006	\$2,814.44
Payments & credits	\$2,814.44
Withdrawals & debits	\$4,826.52
Interest Charges & Fees	\$0.00
Available Credit	\$5,173

Branch details

Manager Keith Williams
Branch 282-284 Lonsdale St, Dandenong 3175
Phone 03 97947922

22 AUG 2006

Payment details

Closing Balance on 18 Aug 2006	\$4,826.52
Minimum Payment Required	\$145.00
Overdue Amount	\$0.00
Payment Due	12 Sep 2006

Bendigo Gold Visa Credit Card

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
	Opening Balance				2,814.44
19 Jul 06	SILVERTOP VIC 1310, E AST SYDNEY AUS RETAIL PURCHASE 15/07 CARD NUMBER 4129780100111546 1		9.44		2,823.88
20 Jul 06	BRUNETTI, CARLTON AUS RETAIL PURCHASE 17/07 CARD NUMBER 4129780100111546 1		41.00		2,864.88
20 Jul 06	QUIX, BOX HILL AUS RETAIL PURCHASE 18/07 CARD NUMBER 4129780100111546 1		65.12		2,930.00

See Overleaf

Credit Limit: \$10,000

Available Credit: \$5,173

Annual Rate: 17.150*

Daily Rate: 0.046986

Payment Options

Visit any **Bendigo Bank** branch to make your payment.

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

Bill code: **342949**
Reference number: 590338141

Register for Internet or Phone Banking - call **1300 366 666**. This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.

Mail this slip with your cheque to: PO Box 480, Bendigo VIC 3552.

If paying by cheque, please complete reverse.

Pay at any Post Office by **giroPOST** using your Credit Card.

Date paid _____

Amount paid _____

Receipt number _____

* The following reference rate applies to your account: Standard Credit Card Rate
^ Fees will apply for payments made using **giroPOST**. Refer Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.

156

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
26 Jul 06	7 ELEVEN 1166A, EAST MELBOURN AUS RETAIL PURCHASE 22/07 CARD NUMBER 4129780100111546 1		80.15		3,010.15
26 Jul 06	COLES EXPRESS COTHAM ROAD, KEW AUS RETAIL PURCHASE 24/07 CARD NUMBER 4129780100111546 1		10.80		3,020.95
28 Jul 06	AA CARLTON 0271, CAR LTON AUS RETAIL PURCHASE 25/07 CARD NUMBER 4129780100111546 1		71.46		3,092.41
29 Jul 06	BELMORE AUTH NEWSAGE NCY, BALWYN AUS RETAIL PURCHASE 27/07 CARD NUMBER 4129780100111546 1		336.91		3,429.32
02 Aug 06	AA CARLTON 0271, CAR LTON AUS RETAIL PURCHASE 31/07 CARD NUMBER 4129780100111546 1		82.06		3,511.38
02 Aug 06	SAVOIA HOTEL, HEPBUR N SPRNG AUS RETAIL PURCHASE 31/07 CARD NUMBER 4129780100111546 1		54.00		3,565.38
03 Aug 06	SAVOIA HOTEL, HEPBUR N SPRNG AUS RETAIL PURCHASE 01/08 CARD NUMBER 4129780100111546 1		61.40		3,626.78
03 Aug 06	QANTAS, MASCOT AUS RETAIL PURCHASE 01/08 CARD NUMBER 4129780100111546 1		844.80		4,471.58
04 Aug 06	MOBIL, CAMBERWELL AUS RETAIL PURCHASE 02/08 CARD NUMBER 4129780100111546 1		66.32		4,537.90
04 Aug 06	TAXI COMBINED 1333, E AST SYDNEY AUS RETAIL PURCHASE 02/08 CARD NUMBER 4129780100111546 1		37.74		4,575.64
04 Aug 06	TAXI COMBINED 1333, E AST SYDNEY AUS RETAIL PURCHASE 02/08 CARD NUMBER 4129780100111546 1		9.21		4,584.85
					See Overleaf

Due Date: 12 Sep 2006

Date Paid / /

Amount \$

Payment Details

Bendigo Bank					Credit	
Teller/Bank Stamp	Drawer	Bank	Chq No.	(BSB)	Account No.	Date / /
						Cash/Transfers
						Cheques
HEALTH SERVICES UNION OF AUSTRALIA 590338141					Total \$	

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154

Date	Transaction	Chq No.	Withdrawals	Payments	Balance
07 Sep 06	TAXI COMBINED 1333,E AST SYDNEY AUS RETAIL PURCHASE 05/09 CARD NUMBER 4129780100111546 1		26.97		6,292.20
08 Sep 06	7 ELEVEN 1148, NORTH MELBOUR AUS RETAIL PURCHASE 06/09 CARD NUMBER 4129780100111546 1		80.49		6,372.69
08 Sep 06	CABCORP AUSTRALIA, A SHWOOD AUS RETAIL PURCHASE 06/09 CARD NUMBER 4129780100111546 1		49.95		6,422.64
08 Sep 06	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 06/09 CARD NUMBER 4129780100111546 1		37.00		6,459.64
10 Sep 06	SHERBOURNE TERRACE, SHEPPARTON AUS RETAIL PURCHASE 07/09 CARD NUMBER 4129780100111546 1		151.04		6,610.68
10 Sep 06	SW PLUS PETROL W3040 , BALWYN AUS RETAIL PURCHASE 08/09 CARD NUMBER 4129780100111546 1		68.17		6,678.85
12 Sep 06	PERIODIC TFR 00087919231201 0000000000			4,826.52	1,852.33
13 Sep 06	THE BLACKET, SYDNEY AUS RETAIL PURCHASE 10/09 CARD NUMBER 4129780100111546 1		230.00		2,082.33
13 Sep 06	TAXI COMBINED 1333,E AST SYDNEY AUS RETAIL PURCHASE 09/09 CARD NUMBER 4129780100111546 1		25.20		2,107.53
13 Sep 06	THE BLACKET, SYDNEY AUS RETAIL PURCHASE 10/09 CARD NUMBER 4129780100111546 1		740.50		2,848.03
13 Sep 06	TAXI COMBINED 1333,E AST SYDNEY AUS RETAIL PURCHASE 09/09 CARD NUMBER 4129780100111546 1		23.31		2,871.34
13 Sep 06	SECURE PARKING, MELB AIRPORT AUS RETAIL PURCHASE 11/09 CARD NUMBER 4129780100111546 1		74.00		2,945.34
13 Sep 06	SILVER SERVIC 1331,E AST SYDNEY AUS RETAIL PURCHASE 09/09 CARD NUMBER 4129780100111546 1		26.86		2,972.20
13 Sep 06	THE BLACKET, SYDNEY AUS RETAIL PURCHASE 09/09 CARD NUMBER 4129780100111546 1		99.00		3,071.20
13 Sep 06	HILTON SYDNEY, SYDNE Y AUS RETAIL PURCHASE 09/09 CARD NUMBER 4129780100111546 1		76.50		3,147.70
13 Sep 06	SILVER SERVIC 1331,E AST SYDNEY AUS RETAIL PURCHASE 09/09 CARD NUMBER 4129780100111546 1		8.94		3,156.6
13 Sep 06	SILVER SERVIC 1331,E AST SYDNEY AUS RETAIL PURCHASE 10/09 CARD NUMBER 4129780100111546 1		28.26		3,184.9
14 Sep 06	SILVER SERVIC 1331,E AST SYDNEY AUS RETAIL PURCHASE 12/09 CARD NUMBER 4129780100111546 1		36.30		3,221.2
					See Overle

2951 | 921 |