



## BusinessChoice Everyday Mastercard® Statement

MRS CHEVAHN T HOAD

For enquiries please call 1300 650 107 (8am - 8pm, Monday to Friday). Lost or stolen cards service available 24 hours a day, 7 days a week.

Any statement entries for purchases or cash advances made in a foreign currency show the foreign currency transaction amount converted into Australian dollars by the applicable credit card scheme. Any applicable Westpac Foreign Transaction Fee (described below as "Foreign Transaction Fee") charged is shown as a separate entry.

### Card Account Transaction Details

Account Name	Card Number	Credit Limit	Available Credit
Mrs Chevahn T Hoad	4628	2,000	2,000.00
Statement From	Statement To	Facility Number	
16 JAN 2023	13 FEB 2023	00060804	

### Summary of Changes in Your Account Since Last Statement

From Your Opening Balance of	We Deducted Payments and Other Credits	And We Added				To Arrive at Your Closing Balance of	Total Past Due / Overlimit balances	Your minimum payment including past due overlimit is
		New purchases	Cash advances	Fees, Interest & Government Charges	Miscellaneous Transactions			
0.00	0.00	1,361.24	0.00	0.00	1,361.24 -	0.00	0.00	0.00



### Important notice regarding Autopay Direct Debit Arrangement- Direct Debit

\* If you have set up a direct debit arrangement for making automatic repayments to your BusinessChoice credit card account, and there have been two failed direct debit transactions (that is, we cannot withdraw the nominated amount from your nominated account) in consecutive months due to insufficient funds in the nominated account, we may, at our sole discretion:

1. Cancel your BusinessChoice Facility Autopay Request Form- Direct Debit Request (New change)
2. Impose a fee or charge (No change- We currently charge a \$15 missed payment fee when payment is not received by statement due date)
3. Charge interest on any unpaid purchases outstanding (No change)

If your Direct Debit Request is cancelled, you must arrange to either set up a new Autopay Request Form- Direct Debit Request or use alternative payment methods so we can process your payment.

Please ensure that there are sufficient funds available in the nominated account to allow direct debit payments to be made in accordance with your BusinessChoice Facility Autopay Request Form- Direct Debit Request.

**Please remember** any payments made into the Billing account that places the Billing Account into credit or results in a zero balance at the payment due date, your direct debit will still continue to take place. This also applies if you make an additional payment into the Billing Account that is only a partial payment and still leaves a debit balance on the Billing Account, your direct debit arrangement for the month will remain unchanged and continue to take place.

### BusinessChoice Everyday Mastercard®

Date of Transaction	Description	Debits/Credits	Cardholder Comments
16 JAN	<b>Purchases</b> BIGUPGADGETS.COM BURGAS BGR U. S. DOLLAR 247.50 INC FX FEE AUD \$10.69 ELECTRONICS STORES	367.37	
19 JAN	Intuit Quickbooks Sydney AUS DIGITAL GOODS - APPS	48.99	
20 JAN	TEAMWORK BLACKPOOL RET IRL U. S. DOLLAR 62.50 INC FX FEE AUD \$2.72 BUSINESS SERVICES NOT ELSEWH	93.48	
23 JAN	ZOOM.US 888-799-9666 SAN JOSE USA INC FX FEE AUD \$4.15 TELECOMM SERVICE INC. LOCAL	142.68	
04 FEB	SPOT 8666517768 USA U. S. DOLLAR 13.75 INC FX FEE AUD \$0.58 TELECOMMUNICATIONS EQUIPMENT	20.10	
06 FEB	COOPER PEDY FRESH COOPER PEDY AUS GROCERY STORES, SUPERMARKETS	81.25	
06 FEB	COOPER PEDY FRESH COOPER PEDY AUS GROCERY STORES, SUPERMARKETS	5.59	
07 FEB	REGIONAL EXPRESS MASCOT AUS AIRLINES, AIR CARRIERS	582.54	
12 FEB	DROPBOX*2FYFQLPL94TV D02FD79 IRL INC FX FEE AUD \$0.55 COMPUTER NETWORK/INFORMATION	19.24	
	<b>Sub Total:</b>	<b>1,361.24</b>	
13 FEB	<b>Miscellaneous Transactions</b> TRANSFER CLOSING BALANCE TO BILLING ACCT	1,361.24 -	



BusinessChoice Everyday Mastercard®			
Date of Transaction	Description	Debits/Credits	Cardholder Comments
	Sub Total:	1,361.24 -	
	Grand Total:	0.00	

I have checked the above details and verify that they are correct.

Cardholder Signature Charan Hood Date 26/5/2023

Transactions examined and approved.

Manager/Supervisor Signature [Signature] Date May 26, 2023

Remember to always keep your passcode secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/businessdispute](https://westpac.com.au/businessdispute)

#### Important update to your Terms and Conditions

We're updating the Westpac BusinessChoice Cards Terms and Conditions, with effect from 13 December 2022. The update includes additional wording to confirm that a nominated cardholder is authorised to request a replacement card on behalf of the liable party (or parties) where the cardholder's existing card is lost, damaged or stolen, except where the card has been cancelled by the liable party (or parties). Please read these updated Terms and Conditions available at [westpac.com.au](https://westpac.com.au)

#### Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](https://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Credit Card Reconciliation: xxxxx xxxxx xxxxx 4628

Issued to: Chevahn Hoad Statement Period: 16 January 2023 to 13 February 2023

Date	Account / Job #	Income/ Exp Code	Company	Amount incl GST	GST amount	Explanation / location of purchase
16/01/2023	71024	200	BIGUPGADGETS.COM BURGAS BGR FRGN AMT: 247.50	367.37		Batteries for Council Chambers microphones
16/01/2023	71024	200	FOREIGN FEE AUD 10.69 FRGN AMT: 247.50 U. S. DOLL	0		Batteries for Council Chambers microphones
19/01/2023	80110	200	Intuit Quickbooks Sydney AUS	48.99	4.45	Tsheets online timecards for Kanku-Breakaways staff use
20/01/2023	80110	200	TEAMWORK BLACKPOOL R IRL FRGN AMT: 62.50 U. S.	93.48		Teamwork projects monthly licence for Kanku-Breakaways staff
20/01/2023	80110	200	FOREIGN FEE AUD 2.72 FRGN AMT: 62.50 U. S. DOLL	0		Teamwork projects monthly licence for Kanku-Breakaways staff
23/01/2023	71008	200	ZOOM.US 888-799-9666 SAN JOSE USA	142.68	12.59	ZOOM account for DCCP - 8 users
23/01/2023	71008	200	FOREIGN FEE AUD 4.15	0		ZOOM account for DCCP - 8 users
4/02/2023	80110	200	SPOT 8666517768 USA FRGN AMT: 13.75 U. S. DOLL	20.1	0	SPOT tracker message fee
4/02/2023	80110	200	FOREIGN FEE AUD 0.58 FRGN AMT: 13.75 U. S. DOLL	0		SPOT tracker message fee
6/02/2023	80144	200	COOBER PEDY FRESH COOBER PEDY AUS	81.25	2.41	Catering for Language Project workshop
6/02/2023	80144	200	COOBER PEDY FRESH COOBER PEDY AUS	5.59	0	Milk for the office
7/02/2023	80104	200	REGIONAL EXPRESS MASCOT AUS	582.54	53.18	Flight for Kanku-Breakaways staff member Glen Christie
12/02/2023	80110	200	DROPBOX*2FYFQLPL94TV D02FD79 IRL	19.24	1.70	Dropbox subscription for Kanku-Breakaways staff
12/02/2023	80110	200	FOREIGN FEE AUD 0.55	0		Dropbox subscription for Kanku-Breakaways staff

TOTAL: \$ 1,361.24 \$ 74.33

Signature of Card Holder: Chevahn Hoad Date: 26/5/2023  
Name: Chevahn Hoad

Approved by: David Kelly, Chief Executive Officer Date: May 26, 2023

\*\*Redacted transactions will be available upon request at Council front counter\*\*




# C Hoad February 2023 CC Statement Reconciliation and Receipts

Final Audit Report

2023-05-26

Created:	2023-05-25
By:	Chevahn Hoad (choad@cpcouncil.sa.gov.au)
Status:	Signed
Transaction ID:	CBJCHBCAABAAr2HC_lb2brKD8AJVa2hOPwS5toreToQx

## "C Hoad February 2023 CC Statement Reconciliation and Receipts" History

-  Document created by Chevahn Hoad (choad@cpcouncil.sa.gov.au)  
2023-05-25 - 3:08:58 PM GMT- IP address: 206.83.112.46
-  Document emailed to David Kelly (dkelly@cpcouncil.sa.gov.au) for signature  
2023-05-25 - 3:09:53 PM GMT
-  Email viewed by David Kelly (dkelly@cpcouncil.sa.gov.au)  
2023-05-26 - 0:33:16 AM GMT- IP address: 27.32.162.122
-  Document e-signed by David Kelly (dkelly@cpcouncil.sa.gov.au)  
Signature Date: 2023-05-26 - 0:33:30 AM GMT - Time Source: server- IP address: 27.32.162.122
-  Agreement completed.  
2023-05-26 - 0:33:30 AM GMT



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### Card Account Transaction Details

Account Name	Card Number	Credit Limit	Available Credit
Desley Fay Culpin	8751	2,500	2,500.00
Statement From	Statement To	Facility Number	
16 JAN 2023	13 FEB 2023	00060804	

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		New purchases	Cash advances	Fees, Interest & Government Charges	Miscellaneous Transactions			
0.00	0.00	1,690.35	0.00	0.00	1,690.35 -	0.00	0.00	0.00



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### BusinessChoice Everyday Mastercard®

Date of Transaction	Description	Debits/Credits	Cardholder Comments
	<b>Purchases</b>		
18 JAN	KMART MULGRAVE AUS	35.00	
	DISCOUNT STORES		
18 JAN	SP CHEAP AS CHIPS ADELAIDE AUS	149.00	
	COMPUTER SOFTWARE		
20 JAN	COOPER PEDY FRESH COOPER PEDY AUS	63.89	
	GROCERY STORES, SUPERMARKETS		
21 JAN	Twinkl Sheffield GBR	16.46	<del># MASU,</del>
	INC FX FEE AUD \$0.47		
	SCHOOLS & EDUCATIONAL SERVIC		
27 JAN	SP CHEAP AS CHIPS ADELAIDE AUS	149.00 -	
	COMPUTER SOFTWARE		
06 FEB	BIG W 0562 PORT AUGUSTA AUS	149.00	
	VARIETY STORES		
07 FEB	AMPM GLENDAMBO 5333 GLENDAMBO AUS	120.00	
	SERVICE STATIONS		
09 FEB	MARION HOLIDAY PARK BEDFORD PARK AUS	1,008.00	
	TRAILER PARKS & CAMP GROUNDS		
09 FEB	CBS OCC LICENCE RENE ADELAIDE AUS	298.00	
	GOVERNMENT SERVICES NOT ELSE		
	<b>Sub Total:</b>	<b>1,690.35</b>	
	<b>Miscellaneous Transactions</b>		
13 FEB	TRANSFER CLOSING BALANCE TO BILLING ACCT	1,690.35 -	
	<b>Sub Total:</b>	<b>1,690.35 -</b>	
	<b>Grand Total:</b>	<b>0.00</b>	



I have checked the above details and verify that they are correct.

Cardholder Signature 

Date 17.2.23

Transactions examined and approved.

Manager/Supervisor Signature 

Date 5/3/23

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



xxxx xxxx xxxx 8751

Statement Period:

14 JAN 23 - 14 FEB 23

[illegible]

**TOTAL:** \$ 1,988.35 \$

Name: DESLEY CULPIN

18.2.23

David Kelly, Chief Executive Officer

2/3 (23)

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### Card Account Transaction Details

Account Name	Card Number	Credit Limit	Available Credit
Mr S H Staines	6443	2,500	2,500.00

Statement From	Statement To	Facility Number
16 JAN 2023	13 FEB 2023	00060804

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		New purchases	Cash advances	Fees, Interest & Government Charges	Miscellaneous Transactions			
0.00	0.00	39.68	0.00	0.00	39.68 -	0.00	0.00	0.00


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**BusinessChoice Everyday Mastercard®**

Date of Transaction	Description	Debits/Credits	Cardholder Comments
14 JAN	<b>Purchases</b> MAILCHIMP *MISC MAILCHIMP.COM USA 39.68 INC FX FEE AUD \$1.15 DIRECT MARKETING CONTINUITY <b>Sub Total: 39.68</b>		
13 FEB	<b>Miscellaneous Transactions</b> TRANSFER CLOSING BALANCE TO BILLING ACCT 39.68 - <b>Sub Total: 39.68 -</b> <b>Grand Total: 0.00</b>		

I have checked the above details and verify that they are correct.

Cardholder Signature

Date

20/02/23.

Transactions examined and approved.

Manager/Supervisor Signature

David Kelly

David Kelly (Feb 20, 2023 15:30 GMT+10.5)

Date

20/02/2023

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

## XXXX XXXX XXXX 6443

Issued to:

Statement Period:

16 January - 13 February 2023

[illegible]

<b>TOTAL:</b>	\$	39.68	\$	-
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**Signature of Card Holder:**

Name: Stephen Staines

Date:

20/02/2023

Approved by:

David Kelly

David Kelly (Feb 20, 2023 15:30 GMT+10.5)

Date:

20/02/2023

David Kelly, Chief Executive Officer

**\*\*Redacted transactions will be available upon request at Council front counter\*\***









# 20230220145606305

Final Audit Report

2023-02-20

Created:	2023-02-20
By:	Isabella Jones (ijones@cpcouncil.sa.gov.au)
Status:	Signed
Transaction ID:	CBJCHBCAABAAo3mWQ0TC_bICktLPj3gBP-B55vM-TFfb

## "20230220145606305" History

-  Document created by Isabella Jones (ijones@cpcouncil.sa.gov.au)  
2023-02-20 - 4:42:43 AM GMT
-  Document emailed to dkelly@cpcouncil.sa.gov.au for signature  
2023-02-20 - 4:43:06 AM GMT
-  Email viewed by dkelly@cpcouncil.sa.gov.au  
2023-02-20 - 4:59:30 AM GMT
-  Signer dkelly@cpcouncil.sa.gov.au entered name at signing as David Kelly  
2023-02-20 - 5:00:18 AM GMT
-  Document e-signed by David Kelly (dkelly@cpcouncil.sa.gov.au)  
Signature Date: 2023-02-20 - 5:00:20 AM GMT - Time Source: server
-  Agreement completed.  
2023-02-20 - 5:00:20 AM GMT

