Subject: 12 May 25 Hall and Wilcox Fwd: Bendigo and Adelaide Bank, inc SandhurstTrustees - Ref 00616232 - Hall&Wilcox to authorised representation - Rhonda Ann Knyvett, Trustee, Ultra Super Fund (ABN 41 873 921 089)

Date: Monday, 18 May 2026 at 10:53:21 PM Australian Eastern Standard Time

From: H O <hollyteganosborne@hotmail.com>

To: hollydahm@proton.me <hollydahm@proton.me>, rikidahm@proton.me <rikidahm@proton.me>, rhondaannknyvett@proton.me <rhondaannknyvett@proton.me>

Attachments: Authorised Representative Form, Bendigo & Adelaide Bank, Sandhurst Trustees 12.05.2025.pdf, BGF ELECTRICAL - FULLER FAMILY TRUST ABNHistoryDetails_91527731461.pdf, FALLIA FAMILY TRUST - ABNHistoryDetails_94824990264.pdf, Bendigo SandhurstTrustee Cheque No 1072 - BGF Electrical .pdf, Bendigo SandhurstTrustee Cheque No 1066 - Residential Tenancies Authority .pdf, Bendigo SandhurstTrustee Cheque No 1065 - Queensland Revenue Office .pdf

Sent from my iPhone

Begin forwarded message:

From: rhonda knyvett <honda.r@hotmail.com>
Date: 12 May 2025 at 7:12:22 pm AEST
To: Laura Hanrahan <Laura.Hanrahan@hallandwilcox.com.au>, Olivia Southall <olivia.southall@hallandwilcox.com.au>, tai.kennedy@hallandwilcox.com.au, McLane Edinger <McLane.Edinger@hallandwilcox.com.au>
Cc: holly tegan <Hollyteganosborne@hotmail.com>, Riki Dahm <rikidahm84@gmail.com>
Subject: Bendigo and Adelaide Bank, inc SandhurstTrustees - Ref 00616232 - Hall&Wilcox to authorised representation - Rhonda Ann Knyvett, Trustee, Ultra Super Fund (ABN 41 873 921 089)

Dear Laura,

Please find **attached** my signed Authorised Representative Form, authorising Hall & Wilcox, specifically Laura, and or Mclane to act on my behalf in all dealings with Bendigo and Adelaide Bank, Sandhurst Trustees Ltd, Leveraged Equities, and any associated or subsidiary entities under the Bendigo Group. Holly is assisting me with the preparation of this request, and either of us is happy to speak with you directly if you need clarification at any stage.

Given the range of financial activity identified, including cheque withdrawals, insurance deposits, CommSec-linked transactions, and possible gearing or property-related lending, could we please request that Bendigo conduct a full internal review across all relevant business arms, not just retail banking? Specifically, could they be asked to check for any accounts, facilities, instructions, or trustee-related records associated with:

- **Sandhurst Trustees Ltd** – for any superannuation, trust, or custodial records, including common fund applications and authority documentation
- **Bendigo Bank Retail and Business Banking** – for cheque issuance, deposits, personal or SMSF-related loans, and transactional activity
- **Leveraged Equities** – for any margin lending or CommSec-linked gearing products that may have used SMSF assets or associated equity

- **Bendigo Wealth** – for any portfolio, wrap, or SMSF-aligned investment product that may have involved Rhonda, Garth, or the Ultra Super Fund

- **Adelaide Bank** – for any mortgage or broker-channel financing, especially where linked to known SMSF-held properties

The objective is to eliminate the possibility that accounts, loans, or trustee instructions were issued or operated under alternate names, entities, or platforms, - without Rhonda's knowledge or authority.

Could you please initiate a formal and comprehensive disclosure request covering all systems, documents, and accounts connected to:

- The Ultra Super Fund (ABN 41 873 921 089)
- Myself, Rhonda Ann Knyvett – including all variations or false identities such as Rhonda Osborne, Rhonda Ann Osborne, and Ann Osborne
- Garth Wilfred Osborne – in any personal, trustee, or joint capacity
- Any related superannuation account, structure, cheque, investment, loan, or dividend involving the above names

Full Disclosure of All Previously Requested Material

Could you please request that the Bendigo Group disclose all documents previously requested across January–April 2025, including:

- Account set-up and signatory records
- Identity verification and KYC materials
- Trustee authorisations and EPOA acknowledgments
- Cheque images, bank statements, and CommSec activity
- All internal CRM notes, memos, call logs, or metadata referencing Rhonda, Garth, or the Ultra Super Fund
- Any complaint-related records, especially those associated with Holly Dahm's January 2025 correspondence

As confirmed in writing, this matter was raised well before Bendigo issued Case Ref 00616232 on 29 April. ***We ask that the full 100+ day contact and escalation period be factored into the review, not just the formal complaint date.***

Full Account Statements – Digital and or PDF copies

We request complete digital statements from inception (2002 onward) for both accounts:

- **BSB 633-000 / Account 118052760**
- **BSB 633-109 / Account 118052760**
- **BSB 633-106/ Account 118052760 - noted on Bendigo/ Sandhurst Trustee cheques numbered 1063 and 1068 (to be provided in a following email)**

To date, we have not received digital statements for 633-109, and 633-000 was closed without full release.

Extensive direct credit deposits "GARTH" or "ULTRASUPERFU"

Please request:

- All details associted with the direct credit deposits Referencing "GARTH" or "ULTRASUPERFU"
- All internal memo fields, account holder changes, and authority amendments
- Any Transaction-level metadata where available (payer, payee, internal narrative)

Could they identify:

- All direct credits referencing "GARTH," "ULTRASUPERFU," or similar?

- Depositor names, originating bank accounts, and any linked Bendigo accounts?
- Whether these were self-initiated by Garth or another fund he controls?
- Whether any transactions show manual manipulation (payer and payee being the same)?
- This pattern may indicate internal cycling or structured layering. Can their internal systems cross-reference whether any of these deposits originated from other Bendigo Group accounts or were associated with Garth's personal activity?

Other Notable Transactions
Customer Number: 12732426 / X101 **Account Title:** Ultra Super Fund
BSB: 633-000 **Account Number:** 118052760

These following is an extract of notable transactions from the Bendigo Bank statements BSB 633 000 between FY 2009 and 2024 Please note a comprehensive review is required as the information indicates repetitious payments, circular transfers, cheque anomalies, and other irregular financial activity.

FY 2008-2009
06 Apr 2009 – Direct Credit – COMMSEC COMMONWEALTH SEC 0227570880 – $45,506.28
14 Apr 2009 – Direct Debit – COMMSEC COMMONWEALTH SEC 0228480451 – $42,457.65

FY 2009-2010
2 Jun 2009 – Deposit – Cheque(s) #CHQ:2 – $40,270.00
3 Jun 2009 – Direct Credit – COMMSEC COMMONWEALTH SEC 0236186081 – $28,830.35
4 Jun 2009 – Withdrawal – Cheque 230 – $60,000.00
5 Jun 2009 – Withdrawal – Cheque 231 – $12,323.26
29 Jun 2009 – Deposit – Cheque(s) #CHQ:1 – $3,600.00
30 Sep 2009 – Dividend – SEP09/00835339 SANTOS LIMITED 0253828523 – $3,256.00 (Linked to Ultra Super Fund ABN ending 089 CHESS CommSec and Rhonda Osborne (or some iteration))
8 Oct 2009 – Direct Debit – COMMSEC COMMONWEALTH SEC 0255190510 – $14,906.07
4 Mar 2010 – Direct Credit – BOND 2055540-7 427 RTA 0276944656 – $600.00
31 Mar 2010 – Dividend – DIV64/00840975 SANTOS LIMITED 0280968983 – $3,160.00
10 May 2010 – Direct Debit – COMMSEC COMMONWEALTH SEC 0286877291 – $12,749.40
13 Jul 2010 – Direct Debit – COMMSEC COMMONWEALTH SEC 0296646259 – $12,839.68
6 Oct 2010 – Dividend – SANTOS LIMITED 0309995662 DIV65/00841501 – $3,916.00
29 Dec 10 – Deposit – Cheque(s) #CHQ:1 – $6,000.00

FY 2010-2011
29 Mar 2011 – Withdrawal – Cheque 320 – $160,000.00 (WITHDRAWAL 0848827646 757.71 - likely a separate related fee or correction)

FY 2018-2019
20 Nov 18 – Withdrawal – Cheque 791 – $8,207.45
28 Mar 19 – Dividend – S00039348811 N SANTOS LIMITED 0886445093 –

$1,370.59
11 Apr 19 – Dividend – 001228034896 BXB ITM DIV 0 88 931 8503 – $1,411.28 ($1,411.28)
15 Apr 19 – Withdrawal – Cheque 816 – $538.86 (- AND OTHERS)
30 Apr 19 – Deposit – Cheque(s) #Chq:1 – $6,000.00
1 May 19 – Withdrawal – Cheque 819 – $25,000.00
7 May 19 – Deposit – Cheque(s) #Chq:1 – $3,600.00
26 Sep 19 – Dividend – N S00039348811 SANTOS LIMITED 0925079442 – $0.00
8 Oct 19 – Withdrawal – Cheque 850 – $5,000.00
10 Oct 19 – Dividend – S00039348811 N BRAMBLES LIMITED 0928117798 – $725.00
22 Oct 19 – Dividend – S00039348811 N BRAMBLES LIMITED 0930269693 – $1,450.00
18 Nov 19 – Withdrawal – Cheque 860 – $8,207.45 (withdrawal)
12 Nov 19 – Withdrawal – Cheque 857 – $2,441.40
27 Nov 19 – Withdrawal – Cheque 862 – $2,062.15

FY 2019-2020
11 Mar 20 – Direct Credit – 6001040384 AAI Limited t/as 0959341524 – $3,724.20
11 May 20 – Withdrawal – Cheque 895 – $2,442.90
16 Jun 20 – Deposit – Cheque(s) #Chq:2 – $20,800.00
19 Jun 20 – Withdrawal – Cheque 898 – $30,000.00
25 Jun 20 – Withdrawal – Cheque (CASHED) 889 PETTY CASH – $1,006.55 (interesting given the account is associated with an SMSF)

FY 2020-2021
12 Aug 20 – Withdrawal – Cheque 904 – $2,447.10
8 Sep 20 – Withdrawal – Cheque 908 – $1,531.68
15 Sep 20 – Withdrawal – Cheque 903 – $1,368.95
18 Sep 20 – Withdrawal – Cheque 909 – $18.30 (irregular and odd amount)
10 Nov 20 – Withdrawal – Cheque 913 – $2,447.10
27 Nov 20 – Withdrawal – Cheque 916 – $2,219.43
3 Dec 20 – Withdrawal – Cheque 918 – $1,694.00
4 Dec 20 – Withdrawal – Cheque 919 – $4,000.00
2 Feb 21 – Deposit – Cheque(s) #Chq:1 – $10,000.00
9 Feb 21 – Withdrawal – Cheque 929 – $2,320.20
11 Feb 21 – Withdrawal – Cheque 928 – $1,320.00
16 Feb 21 – Withdrawal – Cheque 930 – $8,207.45
25 Feb 21 – Withdrawal – Cheque 932 – $1,411.62
31 Mar 21 – Deposit – Cheque(s) #Chq:1 – $14,400.00
12 Apr 21 – Withdrawal – Cheque 938 – $20,000.00
16 Apr 21 – Withdrawal – Cheque 937 – $1,060.00
22 Apr 21 – Withdrawal – Cheque 939 – $788.00
29 Jun 21 – Deposit – Cheque(s) #Chq:1 – $15,000.00

FY 2021-2022
27 Jul 21 – Withdrawal – Cheque 951 – $788.00 (- recurring amount)
22 Mar 22 – OSKO PAYMENT COMPASS GLASS & ALUM CHURCH ROAD ZILLMERE 50% PAYM> – $2,522.85 (- show me invoice)
24 Mar 22 – Dividend – AUF22/00851916 SANTOS DIVIDEND 0122087506 – $1,877.57 (- different to others)
27 Jun 22 – Deposit – Cheque(s) #Chq: 1 – $10,000.00
5 Aug 22 – Direct Debit – COMMSEC COMMSEC SECURITI 0153844719 – $67,816.51
17 Aug 22 – Withdrawal – Cheque 1001 – $5,000.00
26 Aug 22 – Withdrawal – Cheque 1002 – $4,000.00
21 Sep 22 – Dividend – AUI22/00850983 SANTOS DIVIDEND 0164697392 –

$1,737.37
17 Oct 22 – Withdrawal – Cheque 1004 – $10,000.00

FY 2022-2023
9 Feb 23 – Dividend – A074/99996418 ANZ REPLACEMENT 0198119692 – $2,220.00
29 Mar 23 – Dividend – AUS22/00850696 SANTOS DIVIDEND 0209729157 – $3,555.79
26 May 23 – Deposit – Cheque(s) #Chq:2 – $15,600.00
21 Jun 23 – Withdrawal – Cheque(s) #Chq:1 – $15,000.00
26 Jun 23 – Withdrawal – Cheque 1035 – $20,000.00
3 Jul 23 – Dividend – A075/00527913 ANZ DIVIDEND 0233174678 – $2,430.00
25 Aug 23 – Withdrawal – Cheque 1042 – $22,476.54
1 Sep 23 – Withdrawal – Cheque 1044 – $4,955.50
28 Sep 23 – Dividend – AUI23/00848778 SANTOS DIVIDEND 0255271164 – $2,130.53
8 Nov 23 – Withdrawal – Cheque 1055 – $2,885.70
15 Nov 23 – Withdrawal – Cheque 1053 – $10,001.00
17 Nov 23 – Withdrawal – Cheque 1057 – $20,000.00
22 Dec 23 – Dividend – A076/00525111 ANZ DIVIDEND 0277321434 – $2,820.00

FY 2023-2024
8 Jan 24 – Withdrawal – Cheque 1065 – $10,020.80 (QLD Revenue office). (Attached)

> *This is particularly concerning as it closely follows a separate payment of $11,281.60 made via Suncorp Bank on 2 December 2023 to the QLD Government for land tax. The similarity in payee, the short interval between payments, and the use of different payment methods, one electronic, one cheque, raises serious questions. It suggests the possibility of a duplicate land tax payment drawn from two SMSF-linked accounts, or alternatively, that funds were cycled to obscure their destination. The use of a cheque more than a month after the electronic payment also warrants scrutiny, particularly in the context of trustee obligations, record-keeping, and compliance with superannuation laws. This pattern may indicate fund mismanagement, overpayment, or deliberate structuring, and should be urgently investigated.*

18 Jan 24 – Withdrawal – Cheque 1066 – $1,480.00
24 Jan 24 – Withdrawal – Cheque 1064 – $434.50
30 Jan 24 – Withdrawal – Cheque 1067 – $1,745.82
6 Feb 24 – Withdrawal – Cheque 1069 – $2,885.70
6 Feb 24 – Withdrawal – Cheque 1070 – $134.03

5 Mar 24 – Withdrawal – Cheque 1072 – $11,488.40 (BGF Electrical) (Attached)

Observation: Cheque #1072 – BGF Electrical / Trust Structure Concerns

Cheque #1072, dated **5 March 2024** and drawn from **Bendigo BSB 633-109** (a Victoria-based Sandhurst Trustees account), was made payable to **BGF Electrical** in the amount of **$11,498.40**. This cheque raises a number of important questions, particularly in relation to the **underlying trust and ABN structures**:

The payee name "BGF Electrical" appears connected to two separate discretionary trusts:

- **The Fuller Family Trust** (ABN 91 527 731 461), GST-registered and based in **QLD 4032 (Attached)**

- **The Failla Family Trust** (ABN 94 824 990 264), **based in Victoria (VIC 3783)**, previously GST-registered until 2012, with a trading name "BGF Pty Ltd" (**Attached**)

- Both ABNs are **active** and historical details suggest a **longstanding overlap in naming and trading activity**, but distinct jurisdictions — one in Queensland, the other in Victoria.

- The **BSB used (633-109)** is managed through Bendigo's Victorian operations, reinforcing the possibility that this payment was processed in or through **Victoria**, possibly under the **Failla Family Trust**, raising concerns about **interstate financial flow** from the SMSF.

Given the obscured nature of the payee name ("BGF Electrical"), the entity structure, and the amount, could you request:

- Any supporting documentation held by Bendigo or the accountant identifying which entity this payment was made to

- Copies of any **trust deeds, trustee identities, or tax treatment records**

- A review of whether the SMSF was permitted to make such a payment and how it was classified (e.g. investment, maintenance, or unrelated business expense)

Note Email to Follow: ***This is one of at least five cheques (including #1063, #1065, #1066, #1068, and #1072)*** *appear to have been post-dated or paid after the official account closure notice was submitted. Please refer to email sent on* ***13 February 2025*** *from Holly listing 3 cheques with irregularities.*

Also, recurring entries labelled "#CHQ:1" and "#CHQ:2" appear, repeating over a 10+ year span. Can they clarify:

- Do these indicate a new cheque book rollover or a side account?
- Are they tied to internal coding or backdated input?
- Do these references appear outside expected date sequences?

CommSec / Commonwealth Securities
Please request all records (including internal codes) for:

- 3 Jun 2009 – Direct Credit – CommSec Commonwealth Sec – $28,830.35
- 6 Apr 2009 – Direct Credit – CommSec Commonwealth Sec – $45,506.28
- 14 Apr 2009 – Direct Debit – CommSec Commonwealth Sec – $42,457.65
- 10 May 2010 – Direct Debit – CommSec Commonwealth Sec – $12,749.40
- 13 Jul 2010 – Direct Debit – CommSec Commonwealth Sec – $12,839.68
- 5 Aug 2022 – Direct Debit – CommSec Commonwealth Securities – $67,816.51

Questions to clarify:

- Were these transactions processed via a CommSec account tied to the Ultra Super Fund?
- Under what name was the CommSec account registered?
- Is there an associated Commonwealth Bank account?
- Do these entries suggest margin loan activity, dividend redirection, or misappropriated fund use?
- Dividend Reference Activity – CHESS/HIN and Reassignments

Please request full dividend payment and CHESS data, especially:
CHESS/HINs:

- S00039348811 (Brambles)
- 001228034896 (ANZ)

Information/ documentation about reference codes:

- Santos Ltd: DIV64/00840975, AUF22/00851916, AUI23/00848778
- ANZ: A074/99996418 (“Replacement”), A075/00527913, A076/00525111

Could they confirm:

- Were any dividends reissued or reversed due to name inconsistencies or reassigned HINs?
- Were any CHESS records linked to false identities or not matched to Rhonda’s legal trustee status?
- Were distributions diverted to CommSec or non-SMSF accounts?

Cheque Activity
Due to concerns over possible fund misuse and lack of dual trustee authorisation, can we please request all cheques from account inception (2002)? Alternatively, we are willing to begin with the last 10 years under the Corporations Act while reserving the right to expand.
Please include:

- Cheque register metadata (date, payee, cheque number, account cleared)
- All cheque books issued, skipped, stopped, or voided
- Front and back images of all cheques

Associated Loans, Custodial Products, and Portfolio Services

- Can they review whether any of the following were opened under Rhonda (legal or false identity), Garth, or the Ultra Super Fund:
- Mortgage accounts or SMSF-related loans
- Margin lending facilities (via Leveraged Equities)
- Portfolio wraps or investment services (via Bendigo Wealth)
- Custodial instructions or fund management accounts (via Sandhurst Trustees)

Can we request the provision of, and of review manual or legacy onboarding documents lodged via:

- The Bendigo & Adelaide Bank Victoria (633 109), Bendigo Bank Ascot (633 000), or Bendiog Bank Toombul (633 104) branches, particularly handwritten forms, trustee amendments, or offline applications.

Cross-reference activity with these SMSF properties:

- Shop 1, 1a, and or shop 2 158 Church Road, Zillmere QLD
- 2 Hinchcliffe Street, Zillmere QLD
- Units 1–6, 364 Zillmere Road, Zillmere QLD
- 89 Wickham Street, Brighton QLD – appears to be body corporate address for 324 Zillmere road, and appears to be owned by CH 003 PTY LTD. (CH 003 PTY LTD bought Garth Osborne and Ann Anthoniz's residential property 169 Roghan Road, and their Neighbors 159 Roghan Road)
- Garths PO Box 321 Taigum 4018

AAI Limited Insurance Refund
A**direct credit from AAI Limited t/as 0959341524** occurred on 11 Mar 20, which falls into FY 2019-2020. AAI Limited (ABN 92 004 791 744) trades as AAMI. So, AAI Limited is the legal entity behind the AAMI brand.

- $3,724.20 direct credit
- Ref: 6001040384
- From: AAI Limited t/as AAMI

- Policy: 0959341524

Regarding the $3,724.20 AAMI refund, Ultra Super Fund account, and the broader insurance policy concerns:

- Could Bendigo confirm whether any internal memo, deposit reference, or system note is associated with the $3,724.20 direct credit received on 11 March 2020 from AAI Limited t/as AAMI (Ref: **6001040384**, Policy No. **0959341524**).
- It remains unclear which account this refund was paid into, who authorised it, or whether Rhonda Ann Knyvett was recorded as co-trustee. AAMI's response on 9 May 2025 confirms that **at least two policies (CU01 Strata – HSA097537810 and Vero Business – SPX094241211)** were issued over SMSF-held properties, both disclosed by Garth Osborne.
- A third body corporate/ strata is implied by a Bazarnik Plumbing invoice (No. 00002389 – $704) provided by Garth Osborne, **citing Garth Osborne Body Corporate Zillmere.**

Evidence of Formal Tenancy Lease Agreements (Contradicting "Periodic" Claims)

A **direct credit on 4 March 2010** for **$600.00** referencing **"BOND / RTA Ref 427"**, and a **cheque payment of $1,480.00** (Cheque **#1065**, payable to the **Residential Tenancies Authority**) (**Attached**) both point to the lodgement of **formal rental bonds**, directly contradicting Garth Osborne's claims (as relayed by McInnes Wilson) that all tenancy arrangements were strictly "periodic."

These transactions suggest that **formal lease agreements** did exist at various points across the SMSF-held residential properties. Holly and Riki also recall multiple verbal references by Garth to **QCAT proceedings** involving tenancy disputes — reinforcing the likelihood of written tenancy structures being in place. Additional bond-related transactions may be visible in Suncorp account data and should be reviewed in conjunction with these entries

Strategic Offering - Hall & Wilcox led Teleconference?

CommSec recently offered a verbal call to discuss internal records. As a strategy, would you consider extending a similar opportunity to Bendigo? Perhaps you, McLane, or another Hall & Wilcox representative lead the call, I attend for ID verification, with Holly joins us. Could this uncover disclosures that may not be surface through a formal response, particularly systems, internal flags, or procedural failings. We're open to using it as a strategic access point, if you believe it could help establish patterns of systemic failure or trustee exclusion that strengthen my position. Happy to take your lead on whether this is worth pursuing.

Bendigo's and Sandhurst Trustees' liability exposure - leverage?

Lastly, could you consider Bendigo's and Sandhurst Trustees' liability exposure in light of their continued failure to act, and whether this delay could now be strategically leveraged? The matter was first raised by Holly via email on or around 27 January 2025, followed by me atteing in-person with Riki at the Ascot branch on 7 February 2025, where Peter Townsend confirmed Legal had been flaged by Hollys email complaint. We again raised all of our concerns again directly with Peter, who said words to the effect that he agreed it was concerning, he phoned someone in headoffice, and provided us the Application form for the common funds establishment signed in 2002, and we requested specific cheques. Multiple email follow-ups were sent throughout February, March, and April, with full supporting

documentation attached. Yet no case reference (00616232) was issued until **29 April 2025, more than 100 days later**.

In this context, the notion of a **"21-day response window" is clearly inapplicable**. Surely this prolonged delay may amount to procedural failure, systemic neglect, or institutional obstruction and could provide a meaningful basis to compel disclosure or exploring commercial leverage.

Look forward to progressing.

Kind regards
Rhonda, Holly and Riki

From: rhonda knyvett <honda.r@hotmail.com>
Sent: Friday, 9 May 2025 8:59 PM
To: Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>; Olivia Southall <olivia.southall@hallandwilcox.com.au>; tai.kennedy@hallandwilcox.com.au <tai.kennedy@hallandwilcox.com.au>
Cc: Riki Dahm <rikidahm84@gmail.com>; holly tegan <Hollyteganosborne@hotmail.com>
Subject: Fw: Ultra Super Fund (ABN 41 873 921 089) – Bendigo/Sandhurst Account 118052760 – Case Ref: 00616232

Hi Tai, If Olivia is on leave can you please talk to Laura about the below email and attachment.

Holly and I are going through emails.

Please bring this to Laura's attention **Monday if possible**. If I can, mayI nominate one of my legal team... Laura, Olivia, if not I would nominate Holly. But would be good to get you connected with them.

Please email back to Holly, Riki and me to let me know what Laura thinks.

Holly said we might be able to get statements for the BSB 633109 because the dividends instructed to be paid on the statements that had that name I never had - Rhonda Ann Osborne, or Rhonda Osborne.
Thanks

From: Customer Resolutions – Internal Dispute Resolution (IDR) Mailbox <CustomerFeedbackTeam.Mailbox@bendigoadelaide.com.au>
Sent: Tuesday, 6 May 2025 4:44 PM
To: honda.r@hotmail.com <honda.r@hotmail.com>
Subject: FW: Ultra Super Fund (ABN 41 873 921 089) – Bendigo/Sandhurst Account 118052760 – Case Ref: 00616232

Hi Rhonda,

We have received your complaint, which was raised by email on 29 April 2025.

We'll review your complaint and investigate the issue thoroughly. You'll receive progress updates from us and if more information is needed, we'll be in touch.

We aim to resolve all complaints as soon as possible. There are maximum complaint resolution time frames that are set to resolve complaints, if we can't meet these time frames, we'll explain why to you in writing and give you a date you can expect an outcome from us.

Should you wish to nominate an authorised representative to act on your behalf, please complete the

attached form and return to us via reply email.

If you have any questions about the process, or would like to discuss your complaint, please contact us by telephoning 1300 361 911 or by reply email. Our team is available Monday to Friday 8:30am to 5:00pm (AEST).

Kind regards

Bendigo Bank I Customer Resolutions Team
Bendigo and Adelaide Bank I PO Box 480 I Bendigo VIC 3552

Support available when you contact us

If you need support or help, you can ask a family member, friend or a trusted person to contact us.

We need your permission to speak with someone else about your account. You can give permission by phone or in writing.

Do you find it hard to hear or speak on the phone?
If you find it hard to hear or speak on the phone, you can use the National Relay Service (NRS) to get in touch with us.
The NRS website explains how you can register to use this service.
Find out more about how to register for NRS.

Languages other than English
If you would like to speak with us in a language other than English, the Translating and Interpreting Service (TIS National) can help.
TIS National can be contacted on 131 450.

C2 - Internal Use

From: rhonda knyvett <honda.r@hotmail.com>
Sent: Tuesday, 6 May 2025 3:09 PM
To: STL Managed Funds Enquiries Mailbox <STLFundsManagementEnquiriesMailbox@bendigoadelaide.com.au>; Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>; sandhursttrustees@bendigoadelaide.com.au; STL Managed Funds Enquiries Mailbox <managedfunds@sandhursttrustees.com.au>; smsf@sandhursttrustees.com.au; complaints@sandhursttrustees.com.au; fraud@bendigoadelaide.com.au; Privacy Mailbox <privacy@bendigoadelaide.com.au>; Customer Resolutions – Internal Dispute Resolution (IDR) Mailbox <feedback@bendigoadelaide.com.au>; Peter Townsend <peter.townsend@bendigoadelaide.com.au>; legal@bendigoadelaide.com.au; Bendigo Invest Direct <info@bendigoinvestdirect.com.au>
Cc: rikidahm84@gmail.com; holly tegan <Hollyteganosborne@hotmail.com>; Olivia Southall <olivia.southall@hallandwilcox.com.au>
Subject: Re: Ultra Super Fund (ABN 41 873 921 089) – Bendigo/Sandhurst Account 118052760 – Case Ref: 00616232
Importance: High

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender's full email address and know the content is safe.

Dear Mr Colla,

I again write in my capacity as co-trustee and co-member of the Ultra Super Fund (ABN 41 873 921 089) in relation to the following account:

- Account Title: Ultra Super Fund
- Customer Number: 12732426 / X101
- Account Number: 118052760
- BSBs: 633-000 and 633-109
- Case Reference: 00616232

This matter was first raised in writing in January 2025 and again in person and by correspondence on multiple occasions. I now issue this notice with the support of my validly appointed Enduring Powers of Attorney, who assist with the preparation and review of all communications.

To ensure compliance with regulated trustee obligations and eliminate further procedural obstruction, I now require, by 5:00 pm AEST today, 6 May 2025:

1. The full name, title, department, and direct contact email of the officer(s) responsible for this matter within:
    - Sandhurst Trustees Legal or Compliance;
    - Bendigo Bank Fraud & Risk Division;
    - SMSF Governance.
2. Confirmation of the protocol and contact point for the formal service of legal notices.
   My legal representatives, Hall & Wilcox, have been formally instructed and are copied into this correspondence. They are authorised to liaise directly and without further procedural delay. Please direct all legal engagement to:
    - **@Laura Hanrahan, Special Counsel – laura.hanrahan@hallandwilcox.com.au I +61 7 3237 7830**

I further request by close of business Friday, 9 May 2025:

- Full written disclosure of all account and trustee documentation previously requested;
- Confirmation that all records are preserved, including internal notes, metadata, scanned documents, KYC records, and trustee communications, in accordance with:
    - Superannuation Industry (Supervision) Act 1993 (s. 103);
    - Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (s. 49);
    - Common law and fiduciary duties of care and access.

I do not consent to any unsolicited phone contact. I note that a call was placed to me by a Bendigo Bank staff member on Thursday, 2 May 2025, without warning or consent. All future communication must be strictly in writing and directed via the emails listed below. Any attempt to bypass these written protocols will be formally

documented as non-compliant.

Should these matters remain unresolved, or should your institution continue to avoid providing clear legal contact information and full disclosure within the timeframes stated above, I reserve the right to refer the matter without further notice to:

- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Financial Complaints Authority
- Office of the Australian Information Commissioner

All correspondence is issued in good faith and supported by the undersigned and my valid Enduring Powers of Attorney. No legal rights are waived.

Yours faithfully,
Rhonda Ann Knyvett
Co-Trustee – Ultra Super Fund (ABN 41 873 921 089)
Email: honda.r@hotmail.com

Enduring Powers of Attorney (Authorised and Assisting):
Holly Dahm – hollyteganosborne@hotmail.com
Riki Dahm – rikidahm84@gmail.com

Legal Representation – Hall & Wilcox:
Laura Hanrahan, Special Counsel - laura.hanrahan@hallandwilcox.com.au | +61 7 3237 7830
Olivia Southall, Associate - olivia.southall@hallandwilcox.com.au

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From: STL Managed Funds Enquiries Mailbox <STLFundsManagementEnquiriesMailbox@bendigoadelaide.com.au>
Sent: Tuesday, 6 May 2025 12:01 PM
To: rhonda knyvett <honda.r@hotmail.com>
Subject: RE: Ultra Super Fund (ABN 41 873 921 089) – Bendigo/Sandhurst Account 118052760 – Case Ref: 00616232

Hello Rhonda

Thank you for your email.

As per your discussion with one of our staff last Thursday there will be a delay in providing the information you have requested. This is due to the significant amount of information requested and number of areas of the bank that will be required to assist with this. We are also still working through the multiple emails that have been sent to us as well as talking to the branch which you attended.

We are unable to email any information through to your lawyers at this time as we have not received the required request from them in writing to do so.

Please know that we are looking into this as a matter of urgency and will be in touch with an update as soon as possible.

Regards

Michael Colla
Team Manager - STL Custody and Registry

C2 - Internal Use

From: rhonda knyvett <honda.r@hotmail.com>
Sent: Monday, 5 May 2025 10:55 PM
To: service@bendigobank.com.au; fraud@bendigoadelaide.com.au; Privacy Mailbox <privacy@bendigoadelaide.com.au>; Customer Resolutions – Internal Dispute Resolution (IDR) Mailbox <feedback@bendigoadelaide.com.au>; identitysupport@bendigoadelaide.com.au; Peter Townsend <peter.townsend@bendigoadelaide.com.au>; legal@bendigoadelaide.com.au; requests@bendigoadelaide.com.au; info@bendigoinvestdirect.com.au; service@bendigobank.com.au; sandhursttrustees@bendigoadelaide.com.au; STL Managed Funds Enquiries Mailbox <managedfunds@sandhursttrustees.com.au>; fraud@bendigoadelaide.com.au; identitysupport@bendigoadelaide.com.au; legal@bendigoadelaide.com.au; Privacy Mailbox <privacy@bendigoadelaide.com.au>; Customer Resolutions – Internal Dispute Resolution (IDR) Mailbox <feedback@bendigoadelaide.com.au>; requests@bendigoadelaide.com.au; info@bendigoinvestdirect.com.au
Cc: Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>; Olivia Southall <olivia.southall@hallandwilcox.com.au>; rikidahm84@gmail.com; holly tegan <Hollyteganosborne@hotmail.com>
Subject: Re: Ultra Super Fund (ABN 41 873 921 089) – Bendigo/Sandhurst Account 118052760 – Case Ref: 00616232
Importance: High

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender's full email address and know the content is safe.

Dear Bendigo Bank and Sandhurst Trustees Compliance, Risk, Legal and Fraud Divisions,

I write again in my capacity as co-trustee and co-member of the Ultra Super Fund (ABN 41 873 921 089), in relation to the above-referenced account:

Account Title: Ultra Super Fund
Customer Number: 12732426 / X101
Account Number: 118052760
BSBs: 633-000 and 633-109
Bendigo Reference: Case Ref 00616232

This correspondence follows multiple formal written requests issued in January, April and May 2025, including documents provided by myself and my appointed Enduring Powers of Attorney (EPOAs), Ms Holly Dahm and Mr Riki Dahm. These requests remain unaddressed in substance. The only reply received to date is a generic email from info@bendigoinvestdirect.com.au on 29 April 2025, providing a reference number without meaningful engagement or acknowledgement of the legal, fiduciary and regulatory concerns raised.

Vulnerability and Trustee Exclusion

I am a 69-year-old woman with no financial or legal training and limited digital literacy. For over two decades I was misled regarding this account, my superannuation, and by role as a trustee for a self-managed super fund (SMSF). I have been excluded from all decisions, never given access to documentation by Mr Garth Wilfred Osborne about my status as a trustee for Ultra Superfund, and my member entitlements.

I am being actively supported by both my EPOAs, and **legal representatives Hall & Wilcox**. They are acting under valid, registered legal instruments. Any attempt to bypass them is inconsistent with the Banking Code of Practice, especially as it applies to vulnerable persons, joint account holders, and trustees.

Grave Governance Concerns

As a regulated SMSF account, this account was subject to legal requirements under the S*uperannuation Industry (Supervision) Act 1993, Corporations Act 2001, and Anti-Money Laundering* a*nd Counter-Terrorism Financing Act 2006*. Despite this, it appears:

- Dual trustee protocols were never implemented
- Sole control was exercised by Mr Garth Osborne, including exclusive and extensive use of cheques (approx. - 2000), transfers, and fund depletions occurred without my consent
- Dividends were recorded under a false identity – “Rhonda Ann Osborne”, a name I have never used or authorised.

You were made formally aware of my concerns in mid-January 2025 when Ms Holly Dahm wrote on my behalf, attaching legal documents and requesting immediate action. I also attended the bank in person on several occasions with my EPOA Mr Dahm, in which I raised concerns directly with Mr Pete Townsend of your Ascot Branch, who confirmed the matter was referred to your Legal Division. Since that time, no action has been taken.

This Fund has been administered by:

- Mr David Wrangell – Accountant (Pine Rivers Consulting / David J. Wrangell & Co, Tax Agent No. 60635000);
- Mr Laurence Carwardine – Auditor (Carwardine & Associates / AuditBox Pty Ltd, ASIC Reg. No. 100093267).

I have serious concerns that documents or instructions submitted to your institution by these individuals without my knowledge or consent may have enabled or concealed the long-term exclusion of a co-trustee. These concerns are now under legal review.

Improper Phone Contact and Admissions

On 1 May 2025, I received a phone call to my personal mobile from (03) 5485 6224 in breach of my repeated directive for email-only communication. I stated during that call that:

- I had requested that all communication be in writing, and I did not consent to this phone call. My EPOA attended the call with me to advocate on my behalf this stance.
- I had raised serious issues about the account, and financial activity
- That I had been excluded by Mr Osborne
- Identity misuse has occurred in dividend and account-related records.

The bank representative acknowledged the matter is "complex," involving "multiple teams," and stated that some materials may not be provided "without legal intervention." They committed to sending a written follow-up with timeframes and next steps. No such response has been received.

Immediate Action and Document Demand

Under the *Privacy Act 1988, SIS Act and Banking Code of Practice,* I am entitled to obtain and review all documentation held in my legal name or connected to the Fund. This includes any documents submitted under the false name "Rhonda Ann Osborne."

I now issue a further request for written disclosure by 5:00pm AEST, Friday 9 May 2025, including:

1. Confirmation that all future communication will be via email to myself and my EPOAs

2. All documents and internal records including but not limited to:

   (a) Account Authority and Identity Records

   - Original account application and signatory forms (both BSBs)
   - All AML/KYC documents
   - EPOA lodgements, trustee instruction letters, and any superseded authorities.

   (b) Transaction Records

   - Complete itemised history of both accounts (BSB 633-000 and 633-109)
   - All cheque images, internal transfers, debit card records
   - Routing instructions, linked accounts, internal notes.

   (c) Correspondence and System Notes

   - Copies of all letters, emails, branch notes, and memos referencing:
     - Myself (Rhonda Ann Knyvett)
     - Garth Wilfred Osborne
     - My EPOAs (Holly and Riki Dahm)
     - The false name "Rhonda Ann Osborne."

   (d) Compliance and Internal Reviews

   - Records of any compliance concerns, internal flags, identity irregularities
   - Notes referencing trustee disputes, escalation actions or breach reports
   - **Details of any review undertaken since January 2025**

Escalation and Legal Reservation

This matter is now part of a legal investigation and potential litigation. I formally place you on notice that all records, including electronic metadata, access logs, scanned documents and system activity, must be preserved without deletion.

Should you fail to meet the disclosure deadline or fail to **assign a senior officer,** I reserve my full legal rights to escalate this matter immediately to:

- Australian Securities and Investments Commission
- Australian Prudential Regulation Authority
- Australian Financial Complaints Authority
- Office of the Australian Information Commissioner
- Media outlets or Members of Parliament, given the public interest in SMSF trustee protections.

Contact Requirement

Please confirm by return email:

- **The name, title, and direct email of the officer assigned from your legal, compliance, fraud or trustee governance teams;**
- **The specific Bendigo reference number now applied to this complaint (not just the automated case #00616232).**

I trust you will treat this matter with the urgency it deserves.

Regards

Rhonda Ann Knyvett
Co-Trustee – Ultra Super Fund (ABN 41 873 921 089)
Email: honda.r@hotmail.com

Enduring Powers of Attorney (Authorised and Assisting):
Holly Dahm – hollyteganosborne@hotmail.com
Riki Dahm – rikidahm84@gmail.com

Legal Representation – Hall & Wilcox:
Laura Hanrahan – laura.hanrahan@hallandwilcox.com.au
Olivia Southall – olivia.southall@hallandwilcox.com.au

From: Bendigo Invest Direct <info@bendigoinvestdirect.com.au>
Sent: Tuesday, 29 April 2025 1:21 PM
To: honda.r@hotmail.com <honda.r@hotmail.com>
Subject: Your case has been created. Case Ref: 00616232

Thanks for getting in touch.

We have received your request and will respond as soon as possible.

Your enquiry reference number is 00616232.

For any further correspondence regarding this enquiry, please quote the above reference number or reply to this email.

If your matter is urgent please call or chat with our team.

From: rhonda knyvett <honda.r@hotmail.com>
Sent: Tuesday, 29 April 2025 1:09 PM
To: service@bendigobank.com.au <service@bendigobank.com.au>; fraud@bendigoadelaide.com.au <fraud@bendigoadelaide.com.au>; privacy@bendigoadelaide.com.au <privacy@bendigoadelaide.com.au>; feedback@bendigoadelaide.com.au <feedback@bendigoadelaide.com.au>; identitysupport@bendigoadelaide.com.au <identitysupport@bendigoadelaide.com.au>; peter.townsend@bendigoadelaide.com.au <peter.townsend@bendigoadelaide.com.au>; legal@bendigoadelaide.com.au <legal@bendigoadelaide.com.au>; requests@bendigoadelaide.com.au <requests@bendigoadelaide.com.au>; info@bendigoinvestdirect.com.au <info@bendigoinvestdirect.com.au>
Cc: Laura Hanrahan <laura.hanrahan@hallandwilcox.com.au>; Olivia Southall <olivia.southall@hallandwilcox.com.au>; rikidahm84@gmail.com <rikidahm84@gmail.com>; holly tegan <Hollyteganosborne@hotmail.com>
Subject: Request for Full Disclosure, Identity Correction & Implementation of Trustee Instructions – Ultra Super Fund (ABN 41 873 921 089)

To:

Bendigo Bank, Bendigo & Adelaide Bank, Sandhurst Trustees Limited

Attn: SMSF Services / Fraud & Compliance Team

I write in my capacity as co-trustee and member of the Ultra Super Fund ABN 41 873 921 089 concerning the following accounts:

- Account Title: Ultra Super Fund
  Customer Number: 12732426 / X101
  BSBs: 633-000 and 633-109
  Account Number: 118052760
  Previous Addresses: Shop 2, 158 Church Road, Zillmere QLD 4034 / 169 Roghan Road, Taigum QLD 4018
  Current Address: PO Box 321, Taigum QLD 4018

This correspondence follows multiple formal requests for disclosure, including emails sent to managedfunds@sandhursttrustees.com.au, and in-person discussions with Mr Pete Townsend, Personal Banker at Bendigo Bank, Ascot Branch (January 2025, attended by myself and my Enduring Power of Attorney, Ms Riki Dahm), during which serious concerns were formally raised and remain unanswered. This ongoing failure to disclose the requested information and to address the serious fiduciary concerns I have raised, both in writing and in person, regarding Mr Garth Wilfred Osborne's conduct as co-trustee, including suspected round-tripping, tax evasion, and breaches of trustee obligations, is unacceptable and raises serious concerns of regulatory non-compliance.

Further compounding these failures, there appears to have been a complete lack of appropriate protections and oversight applied to the bank accounts linked to the Ultra Super Fund (ABN 41 873 921 089), despite their nature as SMSF trust accounts requiring strict fiduciary safeguards. The failure to properly manage, monitor, and protect these accounts not only exposes the Fund and its members to significant risk but also highlights systemic breaches of duty and potential breaches of applicable regulatory standards.

Attachments
*Please find **Part 1** of the documents attached, **Part 2** will follow in a separate email due to file size limitations.*

I reaffirm that I am the lawful co-trustee of the Ultra Super Fund and have provided the following:

- 2007 Ultra Super Fund certified deed confirming trustee status, naming Rhonda Ann Knyvett as co-trustee along side Garth Osborne (Garth Wilfred Osborne)
- 2023 Actuarial Certificate, confirming member interest and trustee status
- Santos, Brambles, and ANZ Final dividends listing a false identity "Rhonda Ann Osborne" connected to the Fund and account
- Ultra Super Fund ATO Lodgement & Declaration - Garth Osborne
- Rhonda Ann Knyvett Enduring Powers of Attorney (EPOA) 13.03.2025, Hall & Wilcox

As such, I **again** formally request Bendigo Bank, Bendigo & Adelaide Bank, Sandhurst Trustees' to provide:

Account Establishment & Authority Documentation
Full copies of:

- Account application forms (including account opening documents for BSB 633-000 and 633-109).
- Know Your Customer (KYC) documentation (e.g., ID verifications, trustee identification, source of funds declarations).
- Declarations signed at account opening (AML/CTF compliance forms, trustee declarations, customer agreements).
- Letters of Engagement or Terms and Conditions with Sandhurst Trustees/Bendigo Bank.

Authority & Signatory Changes
Full history of:

- All authorised signatory records from account opening to closure.
- Any authority change forms (addition/removal of signatories, EPOA lodgements, trustee instruction letters).
- Power of Attorney lodgements and subsequent revocations or amendments.
- Trustee appointment, resignation, suspension, or authority limitation documents.

Fund Deeds & Related Superannuation Documents
Copies of

- Fund Deeds, including Amended Deed, Deeds of Variation, and Supplemental Deeds.
- EPOA on file (past and present, even if superseded).
- Binding Death Benefit Nominations and related beneficiary nomination records.
- Trustee resolutions adopting or approving changes to trust terms or bank authorities.

Transaction & Account Activity Records
Full transaction histories:

- For BSB 633-000 (general account) and BSB 633-109 (cheque facility account) from account opening to closure.
- Including all debits, credits, internal transfers, interest payments, fee charges.
  Full copies of:
- All cheques issued (scanned images front and back).
- Cheque books issued (record of issuance and usage).
- Debit cards issued (including cardholder names, issuance requests, and usage records).
- Internal bank records:
- Internal transfer instructions and routing related to CommSec, NAB, or other external financial institutions.
- System notes attached to transactions or account maintenance.

- Access logs showing who accessed or amended the account (especially after trustee disputes arose).
- Internal compliance flags, alerts, or investigations on the account.
- Internal communications or reports referencing the accounts.

Correspondence & Instructions
Copies of all:

- Trustee instructions provided to the Bank/Sandhurst Trustees from either trustee.
- Communications (letters, emails, call logs, branch notes) between Sandhurst Trustees/Bendigo and:
    - Rhonda Ann Knyvett
    - Garth Wilfred Osborne
- Any attorney acting under EPOA, BDBN, and or Will's on file.
- Notes or memoranda created during any interaction with trustees or attorneys.

Records Referencing Incorrect Identity
All documents, internal memos, or account records created under the incorrect or falsified name "Rhonda Ann Osborne", including but not limited to:
Bank statements.

- Shareholding registration documents (if connected to account).
- Identity verification failures or overrides.
- Notices or filings lodged with third-party providers (e.g., CommSec, Boardroom Pty Ltd).

Regulatory & Compliance Records
Any:

- AML/CTF suspicious activity reports (SARs) or equivalent internal flags relating to trustee transactions.
- Breach reports internally lodged regarding fund management.
- Compliance review memos or audits touching on the SMSF accounts.
- Risk assessments performed due to trustee disputes or account irregularities.

Contractual & Relationship Management Documents
Full copies of:

- All letters of engagement between the Ultra Super Fund and Sandhurst Trustees/Bendigo.
- Trustee Services Agreements.
- Financial Services Guide versions provided.
- Product Disclosure Statements relevant to SMSF products, if issued.
- Any correspondence about changes to Sandhurst Trustees' or Bendigo's role in the Ultra Super Fund administration.

Full Disclosure of all records is required by 5:00pm AEST, Friday, 2 May 2025
You are formally notified that all records relating to the Ultra Super Fund ABN 41 873 921 089, Account 118052760 (BSBs 633-000 and 633-109), records for Rhonda Ann Knyvett and/or "Rhonda Ann Osborne", Related dividend receipts, transfers, trustee actions, internal notes, audit trails, must be immediately preserved in full, including any archived, superseded, or deleted materials, pending regulatory investigation or future proceedings.

Immediate Escalation
Given the serious concerns I have raised, I formally request immediate escalation of this matter to the Bendigo Legal, Fraud and Compliance Division. Please provide the name and title of the officer assigned, the internal file reference number, and confirmation that all relevant records have been preserved.

Accordingly, I reserve all rights to escalate these matters to the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission, and the

Australian Financial Complaints Authority without further notice.

Future communications
All further communications must be sent directly to:

- Laura Hanrahan | Special Counsel – Hall & Wilcox
  E: laura.hanrahan@hallandwilcox.com.au | T: +61 7 3237 7830

- Olivia Southall | Associate – Hall & Wilcox
  E: olivia.southall@hallandwilcox.com.au | T: +61 2 8267 1576

Also copy in:

- Myself, via honda.r@hotmail.com | 0413 688 334
- Holly Dahm (EPOA) – hollyteganosborne@hotmail.com | 0401 219 842
- Riki Dahm (EPOA) – rikidahm84@gmail.com | 0424 161 433

I trust Bendigo Bank, Bendigo & Adelaide Bank will now respond with the seriousness and urgency the situation demands.

Yours faithfully,

Rhonda

Co-Trustee
Ultra Super Fund
ABN 41 873 921 089

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This communication is intended only for use of the addressee and may contain legally privileged and confidential information.
If you are not the addressee or intended recipient, you are notified that any dissemination, copying or use of any of the information is unauthorised.

The legal privilege and confidentiality attached to this e-mail is not waived, lost or destroyed by reason of a mistaken delivery to you.
If you have received this message in error, we would appreciate an immediate notification via e-mail to ContactUs@bendigoadelaide.com.au or by phoning 1300 BENDIGO (1300 236 344), and ask that the e-mail be permanently deleted from your system.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178

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If you have received this message in error, we would appreciate an immediate notification via e-mail to ContactUs@bendigoadelaide.com.au or by phoning 1300 BENDIGO (1300

236 344), and ask that the e-mail be permanently deleted from your system.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178

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