COASTLINE
CIVIL ENGINEERING

Payslip

Coastline Civil Engineering Pty Ltd · ABN 41 615 302 887

LIAM JAMES HARPER
27 WATTLE GROVE
GLENMORE PARK NSW 2745

PAY DATE **02/10/2026**
EMPLOYEE ID CCE-1187
PAY PERIOD 19/09/2026 – 02/10/2026
FREQUENCY Fortnightly
POSITION Site Engineer
BASIS Full time

Earnings

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Base salary	76.00	$68.3199	$5,192.31	$36,346.17
Total gross earnings			**$5,192.31**	**$36,346.17**

Tax

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
PAYG withholding			$1,307.00	$9,149.00

Employer superannuation

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Superannuation Guarantee 12% – Unity Super (USI 47 186 255 901)			$623.08	$4,361.56

Leave balances

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Annual leave	153.35 h			
Personal / carer's leave	58.20 h			

Payment method: Electronic funds transfer
Account: Harbourline Bank BSB 642-170 ****4472
Gross $5,192.31 − tax $1,307.00 = net $3,885.31

NET PAY **$3,885.31**

Harbourline Bank

Harbourline Bank Limited ABN 33 102 587 641
AFSL and Australian credit licence 236114
GPO Box 4127 Sydney NSW 2001 · 13 42 87 · harbourline.com.au

MR LIAM J HARPER & MRS CHLOE A HARPER
27 WATTLE GROVE
GLENMORE PARK NSW 2745

BSB	**642-170**
Account number	**2381 4472**
Opening balance	**$6,420.15**
Total credits	**$18,517.33**
Total debits	**$14,493.77**
Closing balance	**$10,443.71**

Everyday Transaction Account

Statement 63 · 01/07/2026 to 31/07/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
01 Jul	OPENING BALANCE			$6,420.15
01 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	5.65		$6,414.50
01 Jul	EFTPOS THE FOOD HALL PENRITH	23.48		$6,391.02
01 Jul	ATM WITHDRAWAL PENRITH PLAZA	60.85		$6,330.17
01 Jul	VISA PURCHASE WESTSIDE HARDWARE	75.35		$6,254.82
01 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	13.85		$6,240.97
01 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	11.84		$6,229.13
01 Jul	VISA PURCHASE KMART PENRITH	65.30		$6,163.83
01 Jul	EFTPOS PANTHERS LEAGUES CLUB PENRITH	48.18		$6,115.65
01 Jul	VISA PURCHASE CINEMA NEPEAN PENRITH	36.66		$6,078.99
02 Jul	EFTPOS GREENWAY BUTCHERY KINGSWOOD	81.57		$5,997.42
02 Jul	VISA PURCHASE BUNNINGS PENRITH	111.04		$5,886.38
02 Jul	EFTPOS GREENWAY BUTCHERY KINGSWOOD	35.04		$5,851.34
02 Jul	EFTPOS JAMISONTOWN BAKERY	10.85		$5,840.49
03 Jul	EFTPOS PENRITH PLAZA PARKING	4.46		$5,836.03
03 Jul	EFTPOS JAMISONTOWN BAKERY	12.85		$5,823.18
03 Jul	VISA PURCHASE STREAMBOX AU	18.99		$5,804.19
03 Jul	VISA PURCHASE FLEXFIT GYM PENRITH	34.95		$5,769.24
03 Jul	VISA PURCHASE FLEXFIT GYM PENRITH	34.95		$5,734.29
03 Jul	OSKO PAYMENT HARPER DEPOSIT SAVER 23815530	1,500.00		$4,234.29
03 Jul	VISA PURCHASE OFFICEWORKS PENRITH	43.84		$4,190.45
03 Jul	VISA PURCHASE NEPEAN PHARMACY	26.75		$4,163.70
03 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	13.81		$4,149.89
03 Jul	VISA PURCHASE SUSHI TRAIN PENRITH	34.67		$4,115.22
04 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	5.91		$4,109.31
04 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	7.52		$4,101.79
04 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	16.02		$4,085.77

Check your statement and tell us straight away about any error or unauthorised transaction: 13 42 87, 24/7.
Deposits up to $250,000 per account holder are protected under the Australian Government's Financial Claims Scheme.

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/07/2026 to 31/07/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04 Jul	VISA PURCHASE OPAL TOP UP	38.32		$4,047.45
04 Jul	EFTPOS ALDINO MARKETS ST MARYS	52.20		$3,995.25
04 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	181.73		$3,813.52
04 Jul	EFTPOS PENRITH FRUIT MARKET	25.07		$3,788.45
04 Jul	EFTPOS JAMISONTOWN BAKERY	17.82		$3,770.63
04 Jul	VISA PURCHASE COASTAL FUELS PENRITH	84.48		$3,686.15
04 Jul	EFTPOS ALDINO MARKETS ST MARYS	51.59		$3,634.56
04 Jul	VISA PURCHASE BUNNINGS PENRITH	125.35		$3,509.21
05 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	13.86		$3,495.35
05 Jul	VISA PURCHASE OPAL TOP UP	32.69		$3,462.66
05 Jul	DIRECT DEBIT CUMBERLAND PROPERTY MGMT RENT 27WG	1,560.00		$1,902.66
05 Jul	EFTPOS THE FOOD HALL PENRITH	21.56		$1,881.10
05 Jul	VISA PURCHASE QUICKBITE DELIVERY	23.51		$1,857.59
05 Jul	EFTPOS ALDINO MARKETS ST MARYS	79.69		$1,777.90
05 Jul	VISA PURCHASE WESTSIDE HARDWARE	33.15		$1,744.75
05 Jul	EFTPOS GLENMORE PARK PHARMACY	37.80		$1,706.95
06 Jul	EFTPOS ALDINO MARKETS ST MARYS	62.77		$1,644.18
06 Jul	VISA PURCHASE SUSHI TRAIN PENRITH	20.17		$1,624.01
06 Jul	EFTPOS GLENMORE PARK PHARMACY	31.02		$1,592.99
06 Jul	VISA PURCHASE WESTSIDE HARDWARE	59.24		$1,533.75
06 Jul	VISA PURCHASE NEPEAN PHARMACY	23.66		$1,510.09
07 Jul	EFTPOS JAMISONTOWN BAKERY	6.63		$1,503.46
07 Jul	EFTPOS THE FOOD HALL PENRITH	20.11		$1,483.35
07 Jul	EFTPOS GREENWAY BUTCHERY KINGSWOOD	71.85		$1,411.50
07 Jul	EFTPOS GLENMORE PARK PHARMACY	23.06		$1,388.44
07 Jul	VISA PURCHASE SUSHI TRAIN PENRITH	27.78		$1,360.66
07 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	8.04		$1,352.62
07 Jul	EFTPOS GLENMORE PARK PHARMACY	36.25		$1,316.37
08 Jul	VISA PURCHASE COASTAL FUELS PENRITH	94.19		$1,222.18
08 Jul	EFTPOS COFFEE CLUB PENRITH	6.07		$1,216.11
08 Jul	EFTPOS PET BARN PENRITH	24.23		$1,191.88
08 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	7.12		$1,184.76
08 Jul	EFTPOS THE FOOD HALL PENRITH	27.63		$1,157.13
08 Jul	EFTPOS COFFEE CLUB PENRITH	15.02		$1,142.11

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Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/07/2026 to 31/07/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
09 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	86.96		$1,055.15
09 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	140.21		$914.94
09 Jul	EFTPOS GLENMORE PARK PHARMACY	20.63		$894.31
09 Jul	EFTPOS PANTHERS LEAGUES CLUB PENRITH	59.76		$834.55
10 Jul	SALARY COASTLINE CIVIL ENG PAY 1007		3,885.31	$4,719.86
10 Jul	SALARY NEPEAN ALLIED HEALTH 1007		2,666.16	$7,386.02
10 Jul	VISA PURCHASE NEPEAN PHARMACY	21.90		$7,364.12
10 Jul	EFTPOS COFFEE CLUB PENRITH	9.73		$7,354.39
10 Jul	VISA PURCHASE COASTAL FUELS PENRITH	82.81		$7,271.58
11 Jul	EFTPOS THE FOOD HALL PENRITH	29.19		$7,242.39
11 Jul	VISA PURCHASE COASTAL FUELS PENRITH	80.86		$7,161.53
11 Jul	VISA PURCHASE NEPEAN PHARMACY	14.69		$7,146.84
11 Jul	VISA PURCHASE OPAL TOP UP	23.36		$7,123.48
11 Jul	VISA PURCHASE BUNNINGS PENRITH	47.13		$7,076.35
11 Jul	VISA PURCHASE KMART PENRITH	67.28		$7,009.07
11 Jul	VISA PURCHASE SUSHI TRAIN PENRITH	50.01		$6,959.06
11 Jul	EFTPOS ALDINO MARKETS ST MARYS	66.99		$6,892.07
12 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	8.37		$6,883.70
12 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	8.81		$6,874.89
12 Jul	BPAY SYDNEY ENERGY CO BILLER 418832	186.40		$6,688.49
12 Jul	VISA PURCHASE OFFICEWORKS PENRITH	42.99		$6,645.50
12 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	12.25		$6,633.25
12 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	39.97		$6,593.28
13 Jul	EFTPOS ALDINO MARKETS ST MARYS	67.48		$6,525.80
13 Jul	EFTPOS PANTHERS LEAGUES CLUB PENRITH	67.53		$6,458.27
13 Jul	VISA PURCHASE COASTAL FUELS PENRITH	78.19		$6,380.08
13 Jul	VISA PURCHASE SUSHI TRAIN PENRITH	32.40		$6,347.68
13 Jul	VISA PURCHASE NEPEAN PHARMACY	33.09		$6,314.59
13 Jul	EFTPOS PANTHERS LEAGUES CLUB PENRITH	52.12		$6,262.47
13 Jul	VISA PURCHASE OFFICEWORKS PENRITH	55.69		$6,206.78
13 Jul	EFTPOS COFFEE CLUB PENRITH	14.47		$6,192.31
13 Jul	VISA PURCHASE OFFICEWORKS PENRITH	41.58		$6,150.73
13 Jul	EFTPOS GLENMORE PARK PHARMACY	25.55		$6,125.18
13 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	11.12		$6,114.06

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14 Jul	OSKO TRANSFER FROM HARPER DEPOSIT SAVER 23815530		5,214.39	$11,328.45
14 Jul	VISA PURCHASE QUICKBITE DELIVERY	40.81		$11,287.64
14 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	110.16		$11,177.48
14 Jul	VISA PURCHASE COASTAL FUELS PENRITH	86.78		$11,090.70
14 Jul	VISA PURCHASE QUICKBITE DELIVERY	25.10		$11,065.60
14 Jul	EFTPOS COFFEE CLUB PENRITH	11.28		$11,054.32
14 Jul	EFTPOS COFFEE CLUB PENRITH	7.77		$11,046.55
15 Jul	DIRECT DEBIT AURORA MOBILE 0412586903	89.00		$10,957.55
15 Jul	EFTPOS PANTHERS LEAGUES CLUB PENRITH	52.25		$10,905.30
15 Jul	EFTPOS PET BARN PENRITH	54.97		$10,850.33
15 Jul	EFTPOS GREENWAY BUTCHERY KINGSWOOD	67.46		$10,782.87
15 Jul	EFTPOS JAMISONTOWN BAKERY	9.38		$10,773.49
16 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	8.45		$10,765.04
16 Jul	VISA PURCHASE OPAL TOP UP	24.09		$10,740.95
16 Jul	EFTPOS GREENWAY BUTCHERY KINGSWOOD	77.68		$10,663.27
16 Jul	EFTPOS JAMISONTOWN BAKERY	8.16		$10,655.11
16 Jul	VISA PURCHASE OPAL TOP UP	36.81		$10,618.30
16 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	6.78		$10,611.52
17 Jul	EFTPOS THE FOOD HALL PENRITH	29.56		$10,581.96
17 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	136.18		$10,445.78
17 Jul	OSKO PAYMENT HARPER DEPOSIT SAVER 23815530	1,500.00		$8,945.78
17 Jul	VISA PURCHASE SUSHI TRAIN PENRITH	29.29		$8,916.49
17 Jul	VISA PURCHASE KMART PENRITH	74.75		$8,841.74
17 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	13.01		$8,828.73
17 Jul	EFTPOS COFFEE CLUB PENRITH	5.77		$8,822.96
18 Jul	EFTPOS PENRITH PLAZA PARKING	5.28		$8,817.68
18 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	13.71		$8,803.97
18 Jul	VISA PURCHASE WESTSIDE HARDWARE	31.01		$8,772.96
18 Jul	EFTPOS ALDINO MARKETS ST MARYS	45.51		$8,727.45
18 Jul	EFTPOS PENRITH PLAZA PARKING	8.63		$8,718.82
18 Jul	EFTPOS PANTHERS LEAGUES CLUB PENRITH	61.86		$8,656.96
18 Jul	VISA PURCHASE BIG W ST MARYS	61.12		$8,595.84
18 Jul	VISA PURCHASE BIG W ST MARYS	41.94		$8,553.90
19 Jul	VISA PURCHASE QUICKBITE DELIVERY	27.44		$8,526.46

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Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/07/2026 to 31/07/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
19 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	96.84		$8,429.62
19 Jul	DIRECT DEBIT CUMBERLAND PROPERTY MGMT RENT 27WG	1,560.00		$6,869.62
19 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	6.09		$6,863.53
19 Jul	VISA PURCHASE COASTAL FUELS PENRITH	79.57		$6,783.96
19 Jul	VISA PURCHASE WESTSIDE HARDWARE	32.01		$6,751.95
19 Jul	EFTPOS PET BARN PENRITH	67.71		$6,684.24
20 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	10.07		$6,674.17
20 Jul	EFTPOS JAMISONTOWN BAKERY	16.29		$6,657.88
20 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	124.48		$6,533.40
20 Jul	VISA PURCHASE OFFICEWORKS PENRITH	44.66		$6,488.74
20 Jul	EFTPOS COFFEE CLUB PENRITH	12.51		$6,476.23
20 Jul	VISA PURCHASE BUNNINGS PENRITH	130.52		$6,345.71
20 Jul	VISA PURCHASE QUICKBITE DELIVERY	36.23		$6,309.48
20 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	129.47		$6,180.01
21 Jul	VISA PURCHASE KMART PENRITH	101.06		$6,078.95
21 Jul	EFTPOS PENRITH PLAZA PARKING	3.04		$6,075.91
21 Jul	EFTPOS GREENWAY BUTCHERY KINGSWOOD	56.11		$6,019.80
21 Jul	EFTPOS PENRITH PLAZA PARKING	3.94		$6,015.86
21 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	62.36		$5,953.50
21 Jul	VISA PURCHASE NEPEAN PHARMACY	32.41		$5,921.09
22 Jul	BPAY NRMA INSURANCE BILLER 22004 MOTOR	112.35		$5,808.74
22 Jul	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	80.40		$5,728.34
22 Jul	EFTPOS JAMISONTOWN BAKERY	11.36		$5,716.98
22 Jul	EFTPOS GLENMORE PARK PHARMACY	19.25		$5,697.73
22 Jul	VISA PURCHASE WESTSIDE HARDWARE	17.53		$5,680.20
23 Jul	VISA PURCHASE QUICKBITE DELIVERY	23.11		$5,657.09
23 Jul	EFTPOS JAMISONTOWN BAKERY	5.53		$5,651.56
23 Jul	EFTPOS JAMISONTOWN BAKERY	15.25		$5,636.31
23 Jul	VISA PURCHASE QUICKBITE DELIVERY	26.87		$5,609.44
24 Jul	SALARY COASTLINE CIVIL ENG PAY 2407		3,885.31	$9,494.75
24 Jul	SALARY NEPEAN ALLIED HEALTH 2407		2,666.16	$12,160.91
24 Jul	EFTPOS ALDINO MARKETS ST MARYS	48.92		$12,111.99
24 Jul	VISA PURCHASE BUNNINGS PENRITH	128.67		$11,983.32
24 Jul	EFTPOS PANTHERS LEAGUES CLUB PENRITH	69.94		$11,913.38

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/07/2026 to 31/07/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
24 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	9.62		$11,903.76
25 Jul	EFTPOS GREENWAY BUTCHERY KINGSWOOD	41.79		$11,861.97
26 Jul	OSKO DEPOSIT M HARPER HAPPY BIRTHDAY		200.00	$12,061.97
26 Jul	EFTPOS JAMISONTOWN BAKERY	8.18		$12,053.79
26 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	13.54		$12,040.25
26 Jul	EFTPOS PENRITH FRUIT MARKET	43.51		$11,996.74
26 Jul	VISA PURCHASE COASTAL FUELS PENRITH	72.16		$11,924.58
27 Jul	VISA PURCHASE NEPEAN PHARMACY	23.81		$11,900.77
27 Jul	EFTPOS ALDINO MARKETS ST MARYS	33.43		$11,867.34
27 Jul	VISA PURCHASE QUICKBITE DELIVERY	39.68		$11,827.66
27 Jul	VISA PURCHASE QUICKBITE DELIVERY	25.25		$11,802.41
27 Jul	VISA PURCHASE OFFICEWORKS PENRITH	48.24		$11,754.17
28 Jul	VISA PURCHASE BOOKHOUSE AU ONLINE	16.02		$11,738.15
28 Jul	VISA PURCHASE COASTAL FUELS PENRITH	83.74		$11,654.41
28 Jul	DIRECT DEBIT NBN HOME PLUS	95.00		$11,559.41
28 Jul	EFTPOS ALDINO MARKETS ST MARYS	69.81		$11,489.60
28 Jul	EFTPOS GLENMORE PARK PHARMACY	21.78		$11,467.82
29 Jul	EFTPOS BEAN THERE CAFE GLENMORE PARK	9.29		$11,458.53
29 Jul	VISA PURCHASE QUICKBITE DELIVERY	27.38		$11,431.15
29 Jul	VISA PURCHASE BIG W ST MARYS	15.77		$11,415.38
29 Jul	VISA PURCHASE COASTAL FUELS PENRITH	95.06		$11,320.32
29 Jul	EFTPOS GLENMORE PARK NEWSAGENCY	8.06		$11,312.26
29 Jul	VISA PURCHASE OFFICEWORKS PENRITH	12.23		$11,300.03
29 Jul	EFTPOS PENRITH FRUIT MARKET	33.27		$11,266.76
29 Jul	EFTPOS COFFEE CLUB PENRITH	8.49		$11,258.27
30 Jul	EFTPOS PENRITH PLAZA PARKING	6.39		$11,251.88
30 Jul	VISA PURCHASE COASTAL FUELS PENRITH	78.45		$11,173.43
30 Jul	VISA PURCHASE SUSHI TRAIN PENRITH	46.68		$11,126.75
30 Jul	EFTPOS JAMISONTOWN BAKERY	17.70		$11,109.05
30 Jul	VISA PURCHASE COASTAL FUELS PENRITH	79.75		$11,029.30
30 Jul	VISA PURCHASE CINEMA NEPEAN PENRITH	34.69		$10,994.61
31 Jul	VISA PURCHASE OPAL TOP UP	34.42		$10,960.19
31 Jul	EFTPOS PANTHERS LEAGUES CLUB PENRITH	51.31		$10,908.88
31 Jul	EFTPOS GREENWAY BUTCHERY KINGSWOOD	63.38		$10,845.50

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/07/2026 to 31/07/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31 Jul	EFTPOS ALDINO MARKETS ST MARYS	72.46		$10,773.04
31 Jul	VISA PURCHASE KMART PENRITH	86.75		$10,686.29
31 Jul	VISA PURCHASE WESTSIDE HARDWARE	55.44		$10,630.85
31 Jul	EFTPOS PENRITH PLAZA PARKING	3.89		$10,626.96
31 Jul	VISA PURCHASE COASTAL FUELS PENRITH	88.93		$10,538.03
31 Jul	EFTPOS THE FOOD HALL PENRITH	24.05		$10,513.98
31 Jul	EFTPOS PANTHERS LEAGUES CLUB PENRITH	50.29		$10,463.69
31 Jul	EFTPOS PENRITH PLAZA PARKING	3.39		$10,460.30
31 Jul	VISA PURCHASE OFFICEWORKS PENRITH	16.59		$10,443.71
	CLOSING BALANCE			**$10,443.71**

Interest rate on this account: 0.00% p.a. Account fee: $0.00 (fee waived with $2,000+ deposited monthly).

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/07/2026 to 31/07/2026

Your account at a glance

CATEGORY	MONEY OUT	MONEY IN
Salary and wages		$13,102.94
Transfers in		$5,414.39
Rent	$3,120.00	
Groceries and food	$3,496.40	
Transport and fuel	$1,313.68	
Bills and utilities	$482.75	
Transfers out	$3,000.00	
Other spending	$3,080.94	
Total	**$14,493.77**	**$18,517.33**

Interest and fees this statement

Interest earned	$0.00
Account keeping fee	$0.00 (waived)
Overseas transaction fees	$0.00
ATM operator fees	$0.00

Your linked accounts

Deposit Saver 642-170 2381 5530	Linked for transfers
Harbourline Platinum credit card ending 4471	Linked for repayments

Important information about your account

Checking your statement

Please check every entry on this statement carefully. If you think a transaction is wrong or was not authorised by you, call us on 13 42 87 straight away, any time of day. The sooner you tell us, the sooner we can investigate and, where the rules allow, recover the money. Some card disputes must be raised within set time limits under the card scheme rules.

Unauthorised transactions

You are not liable for losses from transactions you did not authorise where you did not contribute to the loss, for example by keeping a written record of your PIN with your card, sharing your passcode, or delaying unreasonably in telling us that your card was lost or stolen. Our liability and yours are set out in the ePayments Code, which we have agreed to follow.

Keeping your details secure

We will never ask for your full password, passcode or one-time security code by email, text message or phone. Do not click links in messages that claim to come from us and ask you to log in. If you receive one, forward it to hoax@harbourline.com.au and delete it.

Processing times

Transactions made after 6pm Sydney time, or on a weekend or public holiday, may appear with the next business day's date. Osko payments are usually received within a minute. Direct entry and BPAY payments may take up to two business days to reach the receiving account.

Interest and fees

Interest on this account, if any, is calculated daily on the closing balance and paid monthly. The monthly account fee is waived in any month in which $2,000 or more is deposited. Fees for services such as overseas transactions and bank cheques are listed in our Banking Services Fees guide.

Financial hardship

If you are having trouble meeting your financial commitments, please contact us early on 13 42 87 and ask for our Financial Hardship team. We can talk through options that may help, and the conversation is confidential.

Making a complaint

If you are unhappy with our products or service, tell us so we can try to put things right. You can call us, visit a branch, or write to Customer Advocacy, GPO Box 4127, Sydney NSW 2001. If you are not satisfied with our response, you may contact the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or at afca.org.au. AFCA provides a free and independent dispute resolution service.

Your privacy

We collect and use your personal information to provide our products and services, to manage our relationship with you, and to meet our legal obligations. Our Privacy Policy explains how you can access and correct the information we hold, and how to make a privacy complaint. It is available at harbourline.com.au/privacy.

Financial Claims Scheme

Deposits with Harbourline Bank Limited are protected under the Australian Government's Financial Claims Scheme up to a limit of $250,000 for each account holder. Information about the scheme is available at fcs.gov.au.

Important information about your account (continued)

Changes to terms

From 1 December 2026 the daily limit for Osko payments made through the Harbourline app will increase from $10,000 to $20,000 for customers who have registered for push-notification security. No action is needed if you do not wish to use the higher limit.

Banking Code of Practice

We are committed to the Banking Code of Practice, which sets out the standards of practice and service we follow when dealing with you. A copy of the Code is available on request or at ausbanking.org.au.

Contact us

Phone 13 42 87, 24 hours a day, 7 days a week. From overseas +61 2 9188 4287. Online at harbourline.com.au, or in the Harbourline app. Lost or stolen cards can be locked instantly in the app.

Bluegum
MORTGAGE PARTNERS

Home Loan Application

Bluegum Mortgage Partners Pty Ltd ABN 58 627 991 304 · ACL 517642
Suite 4, 88 Henry Street, Penrith NSW 2750 · (02) 4731 2280

Part A · Loan request and applicants

Please print clearly in BLOCK LETTERS using a blue or black pen.

LOAN REQUEST

Loan purpose

☒ Purchase ☐ Refinance ☐ Construction ☐ Equity release

Occupancy

☒ Owner occupied ☐ Investment

Loan amount requested	Purchase price
$780,000.00	$975,000.00
Security property address	**Property type**
14 BANKSIA CRESCENT, PENRITH NSW 2750	HOUSE – FREESTANDING, 3 BED
Loan term	**Repayment type**
30 YEARS	PRINCIPAL AND INTEREST

APPLICANT 1

Title / given names	Surname
MR LIAM JAMES	HARPER
Date of birth	**Marital status**
14/06/1990	MARRIED
Mobile	**Email**
0412 586 903	liam.harper@outlook.com.au
Current residential address	**Residential status**
27 WATTLE GROVE, GLENMORE PARK NSW 2745	RENTING – 3 YRS 2 MTHS

Part A · Loan request and applicants (continued)

Please print clearly in BLOCK LETTERS using a blue or black pen.

APPLICANT 2

Title / given names: MRS CHLOE ANNE	Surname: HARPER
Date of birth: 02/11/1992	Marital status: MARRIED
Mobile: 0433 214 776	Email: chloe.harper@gmail.com
Current residential address: 27 WATTLE GROVE, GLENMORE PARK NSW 2745	Residential status: RENTING - 3 YRS 2 MTHS

Part B · Employment, income and financial position

Please print clearly in BLOCK LETTERS using a blue or black pen.

APPLICANT 1 · EMPLOYMENT

Current employer: COASTLINE CIVIL ENGINEERING PTY LTD

Employer ABN: 41 615 302 887

Occupation: SITE ENGINEER

Employment type: PAYG – PERMANENT FULL TIME

Start date: 04/03/2019

Gross annual base income: $135,000.00

APPLICANT 2 · EMPLOYMENT

Current employer: NEPEAN ALLIED HEALTH GROUP PTY LTD

Employer ABN: 72 604 118 529

Occupation: PHYSIOTHERAPIST

Employment type: PAYG – PERMANENT FULL TIME

Start date: 17/01/2022

Gross annual base income: $98,000.00

ASSETS

Harbourline Bank – Everyday Transaction 642-170 2381 4472: $18,231.63

Harbourline Bank – Deposit Saver 642-170 2381 5530: $241,650.00

Motor vehicle – 2021 Toyota RAV4 GX: $32,000.00

Superannuation (combined): $186,400.00

LIABILITIES AND COMMITMENTS

Credit card – Harbourline Platinum limit: $8,000.00

Credit card balance owing: $1,240.55

Rent (monthly): $3,380.00

Living expenses (monthly): $4,150.00

Part C · Declaration, consent and signatures

Please print clearly in BLOCK LETTERS using a blue or black pen.

Each applicant declares that the information in this application is true and complete and that no information has been withheld that could affect the credit provider's decision. We acknowledge the credit provider will rely on this information to assess whether the loan is not unsuitable for us under the National Consumer Credit Protection Act 2009 (Cth).

We consent to the credit provider and Bluegum Mortgage Partners obtaining credit reports, verifying our income, employment and identity, and collecting, using and disclosing our personal information in accordance with the Privacy Act 1988 (Cth) and the Privacy (Credit Reporting) Code 2014.

Documents supplied with this application:

- [x] Two most recent payslips for each applicant
- [x] Three months of transaction account statements
- [x] Photo identification for each applicant
- [ ] Contract of sale (to follow)

L. J. Harper

Signature – Applicant 1: Liam James Harper

5 / 10 / 2026

Date

Chloe Harper

Signature – Applicant 2: Chloe Anne Harper

5 / 10 / 2026

Date

FOR BROKER USE

Broker: Daniel Fitzgerald · Credit representative 541228 · Identity sighted: Yes (original documents)

Lodged: 06/10/2026 · Lender: Harbourline Bank Home Lending · Ref BMP-26-1043

Nepean Allied Health
Physiotherapy · Rehab · Exercise Physiology

Payslip

Nepean Allied Health Group Pty Ltd · ABN 72 604 118 529

CHLOE ANNE HARPER
27 WATTLE GROVE
GLENMORE PARK NSW 2745

PAY DATE	**18/09/2026**
EMPLOYEE ID	NAH-0342
PAY PERIOD	05/09/2026 – 18/09/2026
FREQUENCY	Fortnightly
POSITION	Physiotherapist
BASIS	Part time 0.9 FTE

Earnings

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Ordinary hours	68.40	$49.7100	$3,400.16	$20,400.96
Total gross earnings			**$3,400.16**	**$20,400.96**

Tax

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
PAYG withholding			$734.00	$4,404.00

Employer superannuation

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Superannuation Guarantee 12% – Unity Super (USI 47 186 255 901)			$408.02	$2,448.12

Leave balances

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Annual leave	95.86 h			
Personal / carer's leave	31.70 h			

Payment method: Electronic funds transfer
Account: Harbourline Bank BSB 642-170 ****4472
Gross $3,400.16 − tax $734.00 = net $2,666.16

NET PAY **$2,666.16**

Issued in accordance with the Fair Work Act 2009 and Fair Work Regulations 2009. Retain for your records.
Payroll queries: payroll@nepean.com.au · 5/41 Derby Street, Kingswood NSW 2747

NEW SOUTH WALES

DRIVER LICENCE



CHLOE ANNE
HARPER

27 WATTLE GROVE
GLENMORE PARK NSW 2745

LICENCE NO.
17384502

CARD NUMBER
2054871936

DATE OF BIRTH
02 NOV 1992

EXPIRY
02 NOV 2030

CLASS
C

CONDITIONS
NIL

C. Harper

SAMPLE



SAMPLE – NOT A VALID LICENCE

Harbourline Bank

Harbourline Bank Limited ABN 33 102 587 641
AFSL and Australian credit licence 236114
GPO Box 4127 Sydney NSW 2001 · 13 42 87 · harbourline.com.au

MR LIAM J HARPER & MRS CHLOE A HARPER
27 WATTLE GROVE
GLENMORE PARK NSW 2745

BSB	**642-170**
Account number	**2381 4472**
Opening balance	**$10,443.71**
Total credits	**$18,250.08**
Total debits	**$14,351.86**
Closing balance	**$14,341.93**

Everyday Transaction Account

Statement 64 · 01/08/2026 to 31/08/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
01 Aug	OPENING BALANCE			$10,443.71
01 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	12.17		$10,431.54
01 Aug	ATM WITHDRAWAL PENRITH PLAZA	79.57		$10,351.97
01 Aug	VISA PURCHASE WESTSIDE HARDWARE	21.06		$10,330.91
01 Aug	VISA PURCHASE SUSHI TRAIN PENRITH	31.90		$10,299.01
01 Aug	EFTPOS THE FOOD HALL PENRITH	30.11		$10,268.90
01 Aug	EFTPOS GREENWAY BUTCHERY KINGSWOOD	43.32		$10,225.58
01 Aug	EFTPOS GLENMORE PARK NEWSAGENCY	10.35		$10,215.23
02 Aug	VISA PURCHASE OPAL TOP UP	32.52		$10,182.71
02 Aug	VISA PURCHASE WESTSIDE HARDWARE	34.99		$10,147.72
02 Aug	EFTPOS THE FOOD HALL PENRITH	41.67		$10,106.05
02 Aug	VISA PURCHASE BOOKHOUSE AU ONLINE	42.98		$10,063.07
02 Aug	VISA PURCHASE KMART PENRITH	96.14		$9,966.93
03 Aug	OSKO PAYMENT HARPER DEPOSIT SAVER 23815530	1,500.00		$8,466.93
03 Aug	VISA PURCHASE SUSHI TRAIN PENRITH	27.16		$8,439.77
03 Aug	EFTPOS PANTHERS LEAGUES CLUB PENRITH	30.33		$8,409.44
03 Aug	EFTPOS GLENMORE PARK PHARMACY	36.23		$8,373.21
03 Aug	VISA PURCHASE BIG W ST MARYS	41.97		$8,331.24
03 Aug	EFTPOS PENRITH PLAZA PARKING	3.86		$8,327.38
04 Aug	EFTPOS ALDINO MARKETS ST MARYS	49.11		$8,278.27
04 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	166.86		$8,111.41
04 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	10.32		$8,101.09
04 Aug	VISA PURCHASE BIG W ST MARYS	59.33		$8,041.76
04 Aug	EFTPOS JAMISONTOWN BAKERY	16.06		$8,025.70
05 Aug	VISA PURCHASE OPAL TOP UP	31.04		$7,994.66
05 Aug	EFTPOS GREENWAY BUTCHERY KINGSWOOD	36.04		$7,958.62
05 Aug	EFTPOS ALDINO MARKETS ST MARYS	36.81		$7,921.81

Check your statement and tell us straight away about any error or unauthorised transaction: 13 42 87, 24/7.
Deposits up to $250,000 per account holder are protected under the Australian Government's Financial Claims Scheme.

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/08/2026 to 31/08/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
05 Aug	DIRECT DEBIT CUMBERLAND PROPERTY MGMT RENT 27WG	1,560.00		$6,361.81
05 Aug	EFTPOS PENRITH PLAZA PARKING	6.57		$6,355.24
06 Aug	VISA PURCHASE BIG W ST MARYS	51.39		$6,303.85
06 Aug	EFTPOS PANTHERS LEAGUES CLUB PENRITH	36.78		$6,267.07
06 Aug	VISA PURCHASE OFFICEWORKS PENRITH	31.23		$6,235.84
06 Aug	VISA PURCHASE NEPEAN PHARMACY	38.38		$6,197.46
06 Aug	VISA PURCHASE CINEMA NEPEAN PENRITH	30.27		$6,167.19
06 Aug	EFTPOS JAMISONTOWN BAKERY	7.83		$6,159.36
07 Aug	SALARY COASTLINE CIVIL ENG PAY 0708		3,885.31	$10,044.67
07 Aug	SALARY NEPEAN ALLIED HEALTH 0708		2,666.16	$12,710.83
07 Aug	VISA PURCHASE SUSHI TRAIN PENRITH	33.82		$12,677.01
07 Aug	EFTPOS GLENMORE PARK PHARMACY	32.99		$12,644.02
07 Aug	VISA PURCHASE KMART PENRITH	29.33		$12,614.69
07 Aug	VISA PURCHASE SUSHI TRAIN PENRITH	18.57		$12,596.12
08 Aug	VISA PURCHASE QUICKBITE DELIVERY	25.44		$12,570.68
08 Aug	EFTPOS ALDINO MARKETS ST MARYS	69.67		$12,501.01
08 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	181.56		$12,319.45
08 Aug	EFTPOS PANTHERS LEAGUES CLUB PENRITH	25.10		$12,294.35
08 Aug	VISA PURCHASE BIG W ST MARYS	57.54		$12,236.81
08 Aug	EFTPOS GLENMORE PARK NEWSAGENCY	13.20		$12,223.61
08 Aug	VISA PURCHASE KMART PENRITH	38.26		$12,185.35
08 Aug	VISA PURCHASE WESTSIDE HARDWARE	19.95		$12,165.40
09 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	9.45		$12,155.95
09 Aug	EFTPOS GLENMORE PARK NEWSAGENCY	11.07		$12,144.88
09 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	66.28		$12,078.60
09 Aug	VISA PURCHASE CINEMA NEPEAN PENRITH	40.61		$12,037.99
09 Aug	EFTPOS ALDINO MARKETS ST MARYS	41.19		$11,996.80
09 Aug	VISA PURCHASE NEPEAN PHARMACY	40.90		$11,955.90
09 Aug	EFTPOS GREENWAY BUTCHERY KINGSWOOD	37.69		$11,918.21
09 Aug	VISA PURCHASE BUNNINGS PENRITH	111.95		$11,806.26
09 Aug	EFTPOS ALDINO MARKETS ST MARYS	48.82		$11,757.44
09 Aug	EFTPOS PET BARN PENRITH	32.60		$11,724.84
10 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	9.50		$11,715.34
10 Aug	VISA PURCHASE COASTAL FUELS PENRITH	69.15		$11,646.19

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Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/08/2026 to 31/08/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
10 Aug	EFTPOS PENRITH FRUIT MARKET	41.83		$11,604.36
10 Aug	VISA PURCHASE OFFICEWORKS PENRITH	45.17		$11,559.19
10 Aug	EFTPOS ALDINO MARKETS ST MARYS	77.90		$11,481.29
10 Aug	VISA PURCHASE COASTAL FUELS PENRITH	59.40		$11,421.89
10 Aug	VISA PURCHASE BUNNINGS PENRITH	20.51		$11,401.38
11 Aug	EFTPOS PENRITH PLAZA PARKING	7.35		$11,394.03
11 Aug	VISA PURCHASE STREAMBOX AU	18.99		$11,375.04
11 Aug	EFTPOS THE FOOD HALL PENRITH	35.47		$11,339.57
11 Aug	VISA PURCHASE COASTAL FUELS PENRITH	78.61		$11,260.96
11 Aug	EFTPOS PANTHERS LEAGUES CLUB PENRITH	36.78		$11,224.18
11 Aug	EFTPOS PET BARN PENRITH	68.77		$11,155.41
11 Aug	EFTPOS ALDINO MARKETS ST MARYS	48.40		$11,107.01
11 Aug	VISA PURCHASE WESTSIDE HARDWARE	23.21		$11,083.80
11 Aug	EFTPOS GLENMORE PARK PHARMACY	28.98		$11,054.82
12 Aug	VISA PURCHASE QUICKBITE DELIVERY	24.72		$11,030.10
12 Aug	VISA PURCHASE OPAL TOP UP	25.17		$11,004.93
12 Aug	EFTPOS THE FOOD HALL PENRITH	35.21		$10,969.72
12 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	174.41		$10,795.31
12 Aug	BPAY SYDNEY ENERGY CO BILLER 418832	186.40		$10,608.91
12 Aug	EFTPOS PET BARN PENRITH	50.73		$10,558.18
12 Aug	EFTPOS PENRITH PLAZA PARKING	7.87		$10,550.31
12 Aug	VISA PURCHASE CINEMA NEPEAN PENRITH	41.34		$10,508.97
12 Aug	VISA PURCHASE KMART PENRITH	81.09		$10,427.88
12 Aug	VISA PURCHASE OPAL TOP UP	38.55		$10,389.33
12 Aug	EFTPOS ALDINO MARKETS ST MARYS	64.69		$10,324.64
13 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	13.36		$10,311.28
13 Aug	EFTPOS PANTHERS LEAGUES CLUB PENRITH	64.59		$10,246.69
13 Aug	EFTPOS GLENMORE PARK PHARMACY	10.69		$10,236.00
13 Aug	VISA PURCHASE SUSHI TRAIN PENRITH	35.69		$10,200.31
13 Aug	EFTPOS THE FOOD HALL PENRITH	20.19		$10,180.12
13 Aug	EFTPOS PENRITH PLAZA PARKING	6.76		$10,173.36
13 Aug	EFTPOS JAMISONTOWN BAKERY	15.45		$10,157.91
14 Aug	OSKO TRANSFER FROM HARPER DEPOSIT SAVER 23815530		4,947.14	$15,105.05
14 Aug	EFTPOS JAMISONTOWN BAKERY	11.16		$15,093.89

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Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/08/2026 to 31/08/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
14 Aug	EFTPOS PANTHERS LEAGUES CLUB PENRITH	45.62		$15,048.27
14 Aug	VISA PURCHASE COASTAL FUELS PENRITH	71.35		$14,976.92
14 Aug	VISA PURCHASE COASTAL FUELS PENRITH	93.16		$14,883.76
14 Aug	VISA PURCHASE BUNNINGS PENRITH	33.39		$14,850.37
14 Aug	VISA PURCHASE SUSHI TRAIN PENRITH	39.14		$14,811.23
14 Aug	EFTPOS JAMISONTOWN BAKERY	5.50		$14,805.73
14 Aug	EFTPOS ALDINO MARKETS ST MARYS	57.94		$14,747.79
15 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	12.54		$14,735.25
15 Aug	DIRECT DEBIT AURORA MOBILE 0412586903	89.00		$14,646.25
15 Aug	VISA PURCHASE QUICKBITE DELIVERY	23.71		$14,622.54
16 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	13.15		$14,609.39
16 Aug	EFTPOS JAMISONTOWN BAKERY	18.09		$14,591.30
16 Aug	VISA PURCHASE COASTAL FUELS PENRITH	64.08		$14,527.22
16 Aug	EFTPOS PENRITH PLAZA PARKING	3.96		$14,523.26
16 Aug	EFTPOS PENRITH PLAZA PARKING	7.24		$14,516.02
16 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	130.79		$14,385.23
16 Aug	VISA PURCHASE NEPEAN PHARMACY	16.05		$14,369.18
17 Aug	OSKO PAYMENT HARPER DEPOSIT SAVER 23815530	1,500.00		$12,869.18
17 Aug	VISA PURCHASE WESTSIDE HARDWARE	39.94		$12,829.24
17 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	64.74		$12,764.50
17 Aug	EFTPOS PENRITH PLAZA PARKING	6.93		$12,757.57
18 Aug	EFTPOS JAMISONTOWN BAKERY	16.12		$12,741.45
18 Aug	VISA PURCHASE NEPEAN PHARMACY	43.82		$12,697.63
18 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	136.30		$12,561.33
18 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	8.92		$12,552.41
18 Aug	VISA PURCHASE OFFICEWORKS PENRITH	45.49		$12,506.92
18 Aug	VISA PURCHASE OFFICEWORKS PENRITH	57.57		$12,449.35
18 Aug	EFTPOS PENRITH FRUIT MARKET	20.95		$12,428.40
19 Aug	EFTPOS THE FOOD HALL PENRITH	31.04		$12,397.36
19 Aug	DIRECT DEBIT CUMBERLAND PROPERTY MGMT RENT 27WG	1,560.00		$10,837.36
19 Aug	VISA PURCHASE OPAL TOP UP	30.88		$10,806.48
19 Aug	EFTPOS COFFEE CLUB PENRITH	9.16		$10,797.32
19 Aug	VISA PURCHASE OFFICEWORKS PENRITH	33.89		$10,763.43
19 Aug	EFTPOS JAMISONTOWN BAKERY	15.10		$10,748.33

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/08/2026 to 31/08/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
19 Aug	EFTPOS JAMISONTOWN BAKERY	9.28		$10,739.05
20 Aug	VISA PURCHASE NEPEAN PHARMACY	28.37		$10,710.68
20 Aug	EFTPOS PANTHERS LEAGUES CLUB PENRITH	78.99		$10,631.69
20 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	186.79		$10,444.90
20 Aug	VISA PURCHASE COASTAL FUELS PENRITH	92.23		$10,352.67
20 Aug	EFTPOS ALDINO MARKETS ST MARYS	57.73		$10,294.94
20 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	12.51		$10,282.43
21 Aug	SALARY COASTLINE CIVIL ENG PAY 2108		3,885.31	$14,167.74
21 Aug	SALARY NEPEAN ALLIED HEALTH 2108		2,666.16	$16,833.90
21 Aug	EFTPOS GREENWAY BUTCHERY KINGSWOOD	47.19		$16,786.71
21 Aug	VISA PURCHASE OFFICEWORKS PENRITH	41.89		$16,744.82
21 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	4.52		$16,740.30
22 Aug	EFTPOS PENRITH PLAZA PARKING	8.82		$16,731.48
22 Aug	BPAY NRMA INSURANCE BILLER 22004 MOTOR	112.35		$16,619.13
22 Aug	VISA PURCHASE WESTSIDE HARDWARE	54.34		$16,564.79
22 Aug	EFTPOS GREENWAY BUTCHERY KINGSWOOD	75.44		$16,489.35
22 Aug	EFTPOS ALDINO MARKETS ST MARYS	40.16		$16,449.19
22 Aug	EFTPOS GLENMORE PARK PHARMACY	33.24		$16,415.95
23 Aug	VISA PURCHASE OPAL TOP UP	39.99		$16,375.96
23 Aug	EFTPOS PENRITH FRUIT MARKET	23.94		$16,352.02
23 Aug	EFTPOS GREENWAY BUTCHERY KINGSWOOD	83.07		$16,268.95
23 Aug	EFTPOS GLENMORE PARK NEWSAGENCY	12.32		$16,256.63
23 Aug	EFTPOS JAMISONTOWN BAKERY	17.39		$16,239.24
23 Aug	VISA PURCHASE BIG W ST MARYS	75.69		$16,163.55
24 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	8.35		$16,155.20
24 Aug	EFTPOS GLENMORE PARK NEWSAGENCY	16.28		$16,138.92
24 Aug	EFTPOS COFFEE CLUB PENRITH	15.06		$16,123.86
24 Aug	VISA PURCHASE WESTSIDE HARDWARE	81.11		$16,042.75
24 Aug	EFTPOS JAMISONTOWN BAKERY	10.73		$16,032.02
25 Aug	EFTPOS ALDINO MARKETS ST MARYS	27.46		$16,004.56
25 Aug	EFTPOS ALDINO MARKETS ST MARYS	68.94		$15,935.62
25 Aug	EFTPOS THE FOOD HALL PENRITH	13.66		$15,921.96
25 Aug	EFTPOS ALDINO MARKETS ST MARYS	27.59		$15,894.37
25 Aug	VISA PURCHASE COASTAL FUELS PENRITH	61.97		$15,832.40

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/08/2026 to 31/08/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25 Aug	VISA PURCHASE WESTSIDE HARDWARE	64.73		$15,767.67
25 Aug	EFTPOS PENRITH PLAZA PARKING	7.94		$15,759.73
25 Aug	VISA PURCHASE BUNNINGS PENRITH	134.65		$15,625.08
25 Aug	VISA PURCHASE COASTAL FUELS PENRITH	81.80		$15,543.28
26 Aug	OSKO DEPOSIT M HARPER HAPPY BIRTHDAY		200.00	$15,743.28
26 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	10.09		$15,733.19
26 Aug	EFTPOS PENRITH PLAZA PARKING	5.48		$15,727.71
26 Aug	VISA PURCHASE OFFICEWORKS PENRITH	50.91		$15,676.80
26 Aug	EFTPOS ALDINO MARKETS ST MARYS	36.05		$15,640.75
26 Aug	EFTPOS ALDINO MARKETS ST MARYS	54.00		$15,586.75
26 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	6.04		$15,580.71
26 Aug	VISA PURCHASE BIG W ST MARYS	91.04		$15,489.67
27 Aug	EFTPOS GLENMORE PARK NEWSAGENCY	7.05		$15,482.62
27 Aug	VISA PURCHASE FLEXFIT GYM PENRITH	34.95		$15,447.67
27 Aug	VISA PURCHASE QUICKBITE DELIVERY	51.14		$15,396.53
27 Aug	VISA PURCHASE QUICKBITE DELIVERY	53.64		$15,342.89
27 Aug	VISA PURCHASE COASTAL FUELS PENRITH	74.23		$15,268.66
27 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	94.38		$15,174.28
27 Aug	EFTPOS GLENMORE PARK PHARMACY	31.31		$15,142.97
28 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	9.69		$15,133.28
28 Aug	DIRECT DEBIT NBN HOME PLUS	95.00		$15,038.28
28 Aug	VISA PURCHASE COASTAL FUELS PENRITH	56.06		$14,982.22
28 Aug	EFTPOS PENRITH PLAZA PARKING	6.24		$14,975.98
28 Aug	EFTPOS GLENMORE PARK PHARMACY	15.61		$14,960.37
28 Aug	VISA PURCHASE CINEMA NEPEAN PENRITH	36.53		$14,923.84
28 Aug	VISA PURCHASE NEPEAN PHARMACY	33.17		$14,890.67
28 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	4.86		$14,885.81
29 Aug	VISA PURCHASE FLEXFIT GYM PENRITH	34.95		$14,850.86
29 Aug	EFTPOS GREENWAY BUTCHERY KINGSWOOD	64.12		$14,786.74
30 Aug	EFTPOS PENRITH PLAZA PARKING	8.87		$14,777.87
30 Aug	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	93.92		$14,683.95
30 Aug	VISA PURCHASE CINEMA NEPEAN PENRITH	28.06		$14,655.89
30 Aug	EFTPOS GLENMORE PARK PHARMACY	24.70		$14,631.19
30 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	5.48		$14,625.71

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Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/08/2026 to 31/08/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30 Aug	EFTPOS ALDINO MARKETS ST MARYS	44.43		$14,581.28
30 Aug	EFTPOS COFFEE CLUB PENRITH	8.52		$14,572.76
30 Aug	VISA PURCHASE COASTAL FUELS PENRITH	56.86		$14,515.90
31 Aug	EFTPOS JAMISONTOWN BAKERY	10.24		$14,505.66
31 Aug	VISA PURCHASE WESTSIDE HARDWARE	46.91		$14,458.75
31 Aug	EFTPOS GREENWAY BUTCHERY KINGSWOOD	60.18		$14,398.57
31 Aug	EFTPOS GLENMORE PARK NEWSAGENCY	17.84		$14,380.73
31 Aug	EFTPOS BEAN THERE CAFE GLENMORE PARK	4.93		$14,375.80
31 Aug	EFTPOS PET BARN PENRITH	33.87		$14,341.93
	CLOSING BALANCE			**$14,341.93**

Interest rate on this account: 0.00% p.a. Account fee: $0.00 (fee waived with $2,000+ deposited monthly).

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/08/2026 to 31/08/2026

Your account at a glance

CATEGORY	MONEY OUT	MONEY IN
Salary and wages		$13,102.94
Transfers in		$5,147.14
Rent	$3,120.00	
Groceries and food	$3,594.54	
Transport and fuel	$1,144.94	
Bills and utilities	$482.75	
Transfers out	$3,000.00	
Other spending	$3,009.63	
Total	**$14,351.86**	**$18,250.08**

Interest and fees this statement

Interest earned	$0.00
Account keeping fee	$0.00 (waived)
Overseas transaction fees	$0.00
ATM operator fees	$0.00

Your linked accounts

Deposit Saver 642-170 2381 5530	Linked for transfers
Harbourline Platinum credit card ending 4471	Linked for repayments

Important information about your account

Checking your statement

Please check every entry on this statement carefully. If you think a transaction is wrong or was not authorised by you, call us on 13 42 87 straight away, any time of day. The sooner you tell us, the sooner we can investigate and, where the rules allow, recover the money. Some card disputes must be raised within set time limits under the card scheme rules.

Unauthorised transactions

You are not liable for losses from transactions you did not authorise where you did not contribute to the loss, for example by keeping a written record of your PIN with your card, sharing your passcode, or delaying unreasonably in telling us that your card was lost or stolen. Our liability and yours are set out in the ePayments Code, which we have agreed to follow.

Keeping your details secure

We will never ask for your full password, passcode or one-time security code by email, text message or phone. Do not click links in messages that claim to come from us and ask you to log in. If you receive one, forward it to hoax@harbourline.com.au and delete it.

Processing times

Transactions made after 6pm Sydney time, or on a weekend or public holiday, may appear with the next business day's date. Osko payments are usually received within a minute. Direct entry and BPAY payments may take up to two business days to reach the receiving account.

Interest and fees

Interest on this account, if any, is calculated daily on the closing balance and paid monthly. The monthly account fee is waived in any month in which $2,000 or more is deposited. Fees for services such as overseas transactions and bank cheques are listed in our Banking Services Fees guide.

Financial hardship

If you are having trouble meeting your financial commitments, please contact us early on 13 42 87 and ask for our Financial Hardship team. We can talk through options that may help, and the conversation is confidential.

Making a complaint

If you are unhappy with our products or service, tell us so we can try to put things right. You can call us, visit a branch, or write to Customer Advocacy, GPO Box 4127, Sydney NSW 2001. If you are not satisfied with our response, you may contact the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or at afca.org.au. AFCA provides a free and independent dispute resolution service.

Your privacy

We collect and use your personal information to provide our products and services, to manage our relationship with you, and to meet our legal obligations. Our Privacy Policy explains how you can access and correct the information we hold, and how to make a privacy complaint. It is available at harbourline.com.au/privacy.

Financial Claims Scheme

Deposits with Harbourline Bank Limited are protected under the Australian Government's Financial Claims Scheme up to a limit of $250,000 for each account holder. Information about the scheme is available at fcs.gov.au.

Important information about your account (continued)

Changes to terms

From 1 December 2026 the daily limit for Osko payments made through the Harbourline app will increase from $10,000 to $20,000 for customers who have registered for push-notification security. No action is needed if you do not wish to use the higher limit.

Banking Code of Practice

We are committed to the Banking Code of Practice, which sets out the standards of practice and service we follow when dealing with you. A copy of the Code is available on request or at ausbanking.org.au.

Contact us

Phone 13 42 87, 24 hours a day, 7 days a week. From overseas +61 2 9188 4287. Online at harbourline.com.au, or in the Harbourline app. Lost or stolen cards can be locked instantly in the app.

COASTLINE
CIVIL ENGINEERING

Coastline Civil Engineering Pty Ltd
ABN 41 615 302 887
Level 3, 22 Station Street, Penrith NSW 2750

29 September 2026

To whom it may concern

Re: Confirmation of employment – Liam James Harper

I confirm that Liam Harper has been employed by Coastline Civil Engineering since 4 March 2019 in the permanent full-time position of Site Engineer.

Liam's current gross base salary is $135,000.00 per annum, paid fortnightly, plus superannuation at the Superannuation Guarantee rate. There is no probation period and no notice of termination has been given or received.

Please contact me on (02) 4721 6630 if you need anything further.

Yours sincerely,

Rebecca Thornton

Rebecca Thornton
People and Culture Manager

Nepean Allied Health
Physiotherapy · Rehab · Exercise Physiology

Payslip

Nepean Allied Health Group Pty Ltd · ABN 72 604 118 529

CHLOE ANNE HARPER
27 WATTLE GROVE
GLENMORE PARK NSW 2745

PAY DATE	**02/10/2026**
EMPLOYEE ID	NAH-0342
PAY PERIOD	19/09/2026 – 02/10/2026
FREQUENCY	Fortnightly
POSITION	Physiotherapist
BASIS	Part time 0.9 FTE

Earnings

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Ordinary hours	68.40	$49.7100	$3,400.16	$23,801.12
Total gross earnings			**$3,400.16**	**$23,801.12**

Tax

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
PAYG withholding			$734.00	$5,138.00

Employer superannuation

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Superannuation Guarantee 12% – Unity Super (USI 47 186 255 901)			$408.02	$2,856.14

Leave balances

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Annual leave	101.12 h			
Personal / carer's leave	31.70 h			

Payment method: Electronic funds transfer
Account: Harbourline Bank BSB 642-170 ****4472
Gross $3,400.16 − tax $734.00 = net $2,666.16

NET PAY **$2,666.16**

Issued in accordance with the Fair Work Act 2009 and Fair Work Regulations 2009. Retain for your records.
Payroll queries: payroll@nepean.com.au · 5/41 Derby Street, Kingswood NSW 2747

Harbourline Bank

Harbourline Bank Limited ABN 33 102 587 641
AFSL and Australian credit licence 236114
GPO Box 4127 Sydney NSW 2001 · 13 42 87 · harbourline.com.au

MR LIAM J HARPER & MRS CHLOE A HARPER
27 WATTLE GROVE
GLENMORE PARK NSW 2745

BSB	**642-170**
Account number	**2381 4472**
Opening balance	**$14,341.93**
Total credits	**$18,365.09**
Total debits	**$14,475.39**
Closing balance	**$18,231.63**

Everyday Transaction Account

Statement 65 · 01/09/2026 to 30/09/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
01 Sep	OPENING BALANCE			$14,341.93
01 Sep	VISA PURCHASE CINEMA NEPEAN PENRITH	23.24		$14,318.69
02 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	9.98		$14,308.71
02 Sep	VISA PURCHASE BOOKHOUSE AU ONLINE	20.24		$14,288.47
02 Sep	VISA PURCHASE COASTAL FUELS PENRITH	58.33		$14,230.14
02 Sep	EFTPOS ALDINO MARKETS ST MARYS	84.21		$14,145.93
02 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	60.26		$14,085.67
02 Sep	EFTPOS ALDINO MARKETS ST MARYS	20.40		$14,065.27
03 Sep	EFTPOS PANTHERS LEAGUES CLUB PENRITH	54.69		$14,010.58
03 Sep	EFTPOS PANTHERS LEAGUES CLUB PENRITH	65.24		$13,945.34
03 Sep	OSKO PAYMENT HARPER DEPOSIT SAVER 23815530	1,500.00		$12,445.34
03 Sep	EFTPOS PENRITH PLAZA PARKING	4.16		$12,441.18
03 Sep	EFTPOS THE FOOD HALL PENRITH	27.86		$12,413.32
03 Sep	VISA PURCHASE OPAL TOP UP	22.09		$12,391.23
03 Sep	VISA PURCHASE BUNNINGS PENRITH	85.25		$12,305.98
03 Sep	VISA PURCHASE OPAL TOP UP	22.78		$12,283.20
04 Sep	SALARY COASTLINE CIVIL ENG PAY 0409		3,885.31	$16,168.51
04 Sep	SALARY NEPEAN ALLIED HEALTH 0409		2,666.16	$18,834.67
04 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	7.51		$18,827.16
04 Sep	ATM WITHDRAWAL PENRITH PLAZA	53.41		$18,773.75
04 Sep	VISA PURCHASE WESTSIDE HARDWARE	72.20		$18,701.55
04 Sep	EFTPOS PANTHERS LEAGUES CLUB PENRITH	35.55		$18,666.00
04 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	19.14		$18,646.86
05 Sep	VISA PURCHASE NEPEAN PHARMACY	17.85		$18,629.01
05 Sep	VISA PURCHASE QUICKBITE DELIVERY	42.67		$18,586.34
05 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	101.75		$18,484.59
05 Sep	DIRECT DEBIT CUMBERLAND PROPERTY MGMT RENT 27WG	1,560.00		$16,924.59

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Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/09/2026 to 30/09/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
05 Sep	EFTPOS COFFEE CLUB PENRITH	13.74		$16,910.85
05 Sep	VISA PURCHASE QUICKBITE DELIVERY	44.92		$16,865.93
05 Sep	VISA PURCHASE OFFICEWORKS PENRITH	51.09		$16,814.84
05 Sep	EFTPOS PANTHERS LEAGUES CLUB PENRITH	34.38		$16,780.46
06 Sep	EFTPOS PENRITH PLAZA PARKING	4.77		$16,775.69
06 Sep	EFTPOS GLENMORE PARK NEWSAGENCY	7.07		$16,768.62
06 Sep	EFTPOS GLENMORE PARK NEWSAGENCY	19.89		$16,748.73
06 Sep	VISA PURCHASE QUICKBITE DELIVERY	24.22		$16,724.51
06 Sep	EFTPOS THE FOOD HALL PENRITH	26.61		$16,697.90
06 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	37.58		$16,660.32
06 Sep	EFTPOS ALDINO MARKETS ST MARYS	65.14		$16,595.18
07 Sep	EFTPOS ALDINO MARKETS ST MARYS	47.14		$16,548.04
07 Sep	VISA PURCHASE KMART PENRITH	87.73		$16,460.31
07 Sep	VISA PURCHASE OFFICEWORKS PENRITH	38.80		$16,421.51
07 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	38.41		$16,383.10
07 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	107.19		$16,275.91
08 Sep	VISA PURCHASE OPAL TOP UP	30.63		$16,245.28
08 Sep	EFTPOS ALDINO MARKETS ST MARYS	93.63		$16,151.65
08 Sep	EFTPOS PENRITH FRUIT MARKET	35.81		$16,115.84
08 Sep	VISA PURCHASE WESTSIDE HARDWARE	77.34		$16,038.50
09 Sep	VISA PURCHASE OPAL TOP UP	33.57		$16,004.93
09 Sep	VISA PURCHASE FLEXFIT GYM PENRITH	34.95		$15,969.98
09 Sep	VISA PURCHASE CINEMA NEPEAN PENRITH	22.60		$15,947.38
09 Sep	VISA PURCHASE OFFICEWORKS PENRITH	45.20		$15,902.18
09 Sep	VISA PURCHASE BIG W ST MARYS	61.02		$15,841.16
09 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	26.44		$15,814.72
10 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	186.67		$15,628.05
10 Sep	EFTPOS PENRITH PLAZA PARKING	5.52		$15,622.53
10 Sep	EFTPOS PENRITH PLAZA PARKING	7.34		$15,615.19
10 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	79.14		$15,536.05
10 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	19.72		$15,516.33
10 Sep	EFTPOS GLENMORE PARK NEWSAGENCY	15.47		$15,500.86
10 Sep	VISA PURCHASE NEPEAN PHARMACY	44.72		$15,456.14
10 Sep	VISA PURCHASE BUNNINGS PENRITH	88.83		$15,367.31

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/09/2026 to 30/09/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
10 Sep	VISA PURCHASE OFFICEWORKS PENRITH	22.98		$15,344.33
11 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	7.61		$15,336.72
11 Sep	EFTPOS JAMISONTOWN BAKERY	11.00		$15,325.72
11 Sep	EFTPOS GLENMORE PARK NEWSAGENCY	19.91		$15,305.81
11 Sep	EFTPOS ALDINO MARKETS ST MARYS	35.25		$15,270.56
11 Sep	EFTPOS ALDINO MARKETS ST MARYS	78.37		$15,192.19
11 Sep	VISA PURCHASE KMART PENRITH	18.29		$15,173.90
11 Sep	EFTPOS PET BARN PENRITH	27.89		$15,146.01
12 Sep	EFTPOS THE FOOD HALL PENRITH	39.92		$15,106.09
12 Sep	BPAY SYDNEY ENERGY CO BILLER 418832	186.40		$14,919.69
12 Sep	EFTPOS JAMISONTOWN BAKERY	12.68		$14,907.01
12 Sep	VISA PURCHASE OPAL TOP UP	31.34		$14,875.67
12 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	120.89		$14,754.78
12 Sep	VISA PURCHASE COASTAL FUELS PENRITH	63.63		$14,691.15
13 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	7.21		$14,683.94
13 Sep	EFTPOS ALDINO MARKETS ST MARYS	58.45		$14,625.49
13 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	116.76		$14,508.73
13 Sep	EFTPOS THE FOOD HALL PENRITH	13.67		$14,495.06
13 Sep	VISA PURCHASE CINEMA NEPEAN PENRITH	32.90		$14,462.16
14 Sep	OSKO TRANSFER FROM HARPER DEPOSIT SAVER 23815530		5,062.15	$19,524.31
14 Sep	EFTPOS PENRITH PLAZA PARKING	3.37		$19,520.94
14 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	86.43		$19,434.51
14 Sep	VISA PURCHASE OPAL TOP UP	33.77		$19,400.74
14 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	8.59		$19,392.15
14 Sep	EFTPOS PENRITH PLAZA PARKING	5.49		$19,386.66
14 Sep	EFTPOS THE FOOD HALL PENRITH	20.25		$19,366.41
14 Sep	EFTPOS PET BARN PENRITH	69.87		$19,296.54
14 Sep	EFTPOS THE FOOD HALL PENRITH	27.39		$19,269.15
14 Sep	VISA PURCHASE KMART PENRITH	91.72		$19,177.43
15 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	13.06		$19,164.37
15 Sep	DIRECT DEBIT AURORA MOBILE 0412586903	89.00		$19,075.37
15 Sep	VISA PURCHASE KMART PENRITH	33.39		$19,041.98
15 Sep	EFTPOS PET BARN PENRITH	25.20		$19,016.78
15 Sep	VISA PURCHASE COASTAL FUELS PENRITH	74.95		$18,941.83

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Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/09/2026 to 30/09/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15 Sep	EFTPOS ALDINO MARKETS ST MARYS	35.88		$18,905.95
15 Sep	EFTPOS GLENMORE PARK PHARMACY	9.73		$18,896.22
15 Sep	EFTPOS PENRITH FRUIT MARKET	30.29		$18,865.93
15 Sep	EFTPOS PANTHERS LEAGUES CLUB PENRITH	51.55		$18,814.38
16 Sep	VISA PURCHASE STREAMBOX AU	18.99		$18,795.39
16 Sep	VISA PURCHASE QUICKBITE DELIVERY	52.08		$18,743.31
16 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	55.36		$18,687.95
16 Sep	VISA PURCHASE COASTAL FUELS PENRITH	81.96		$18,605.99
16 Sep	VISA PURCHASE WESTSIDE HARDWARE	77.36		$18,528.63
16 Sep	EFTPOS PENRITH PLAZA PARKING	6.87		$18,521.76
16 Sep	EFTPOS COFFEE CLUB PENRITH	5.60		$18,516.16
17 Sep	EFTPOS JAMISONTOWN BAKERY	9.24		$18,506.92
17 Sep	VISA PURCHASE FLEXFIT GYM PENRITH	34.95		$18,471.97
17 Sep	VISA PURCHASE COASTAL FUELS PENRITH	64.15		$18,407.82
17 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	115.05		$18,292.77
17 Sep	OSKO PAYMENT HARPER DEPOSIT SAVER 23815530	1,500.00		$16,792.77
17 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	46.91		$16,745.86
17 Sep	VISA PURCHASE OPAL TOP UP	29.20		$16,716.66
18 Sep	SALARY COASTLINE CIVIL ENG PAY 1809		3,885.31	$20,601.97
18 Sep	SALARY NEPEAN ALLIED HEALTH 1809		2,666.16	$23,268.13
18 Sep	EFTPOS JAMISONTOWN BAKERY	6.63		$23,261.50
18 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	11.46		$23,250.04
18 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	112.25		$23,137.79
18 Sep	EFTPOS JAMISONTOWN BAKERY	13.92		$23,123.87
18 Sep	EFTPOS GLENMORE PARK PHARMACY	27.60		$23,096.27
18 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	38.79		$23,057.48
18 Sep	EFTPOS THE FOOD HALL PENRITH	17.59		$23,039.89
18 Sep	VISA PURCHASE KMART PENRITH	94.01		$22,945.88
18 Sep	EFTPOS JAMISONTOWN BAKERY	5.44		$22,940.44
19 Sep	DIRECT DEBIT CUMBERLAND PROPERTY MGMT RENT 27WG	1,560.00		$21,380.44
19 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	13.09		$21,367.35
19 Sep	VISA PURCHASE BIG W ST MARYS	62.30		$21,305.05
19 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	11.79		$21,293.26
19 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	58.17		$21,235.09

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Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/09/2026 to 30/09/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
19 Sep	EFTPOS PET BARN PENRITH	38.93		$21,196.16
19 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	79.74		$21,116.42
20 Sep	EFTPOS JAMISONTOWN BAKERY	6.62		$21,109.80
20 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	12.19		$21,097.61
20 Sep	EFTPOS THE FOOD HALL PENRITH	36.76		$21,060.85
20 Sep	VISA PURCHASE QUICKBITE DELIVERY	39.18		$21,021.67
20 Sep	VISA PURCHASE NEPEAN PHARMACY	47.72		$20,973.95
20 Sep	EFTPOS COFFEE CLUB PENRITH	7.75		$20,966.20
20 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	26.28		$20,939.92
20 Sep	EFTPOS GLENMORE PARK PHARMACY	22.93		$20,916.99
20 Sep	EFTPOS GLENMORE PARK PHARMACY	36.39		$20,880.60
20 Sep	EFTPOS COFFEE CLUB PENRITH	15.11		$20,865.49
20 Sep	EFTPOS JAMISONTOWN BAKERY	16.29		$20,849.20
20 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	37.30		$20,811.90
21 Sep	EFTPOS GLENMORE PARK PHARMACY	35.52		$20,776.38
21 Sep	VISA PURCHASE BUNNINGS PENRITH	38.23		$20,738.15
22 Sep	BPAY NRMA INSURANCE BILLER 22004 MOTOR	112.35		$20,625.80
22 Sep	EFTPOS PENRITH FRUIT MARKET	21.56		$20,604.24
22 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	53.12		$20,551.12
22 Sep	VISA PURCHASE QUICKBITE DELIVERY	33.97		$20,517.15
22 Sep	EFTPOS THE FOOD HALL PENRITH	15.59		$20,501.56
22 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	4.97		$20,496.59
22 Sep	VISA PURCHASE OPAL TOP UP	40.00		$20,456.59
22 Sep	VISA PURCHASE BIG W ST MARYS	61.23		$20,395.36
23 Sep	VISA PURCHASE OPAL TOP UP	20.40		$20,374.96
23 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	152.73		$20,222.23
24 Sep	VISA PURCHASE COASTAL FUELS PENRITH	87.38		$20,134.85
24 Sep	VISA PURCHASE WESTSIDE HARDWARE	129.61		$20,005.24
24 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	18.62		$19,986.62
24 Sep	VISA PURCHASE BUNNINGS PENRITH	101.52		$19,885.10
24 Sep	EFTPOS COFFEE CLUB PENRITH	14.29		$19,870.81
24 Sep	VISA PURCHASE OFFICEWORKS PENRITH	17.83		$19,852.98
24 Sep	EFTPOS ALDINO MARKETS ST MARYS	40.26		$19,812.72
24 Sep	EFTPOS THE FOOD HALL PENRITH	21.86		$19,790.86

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/09/2026 to 30/09/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	10.49		$19,780.37
25 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	11.13		$19,769.24
25 Sep	VISA PURCHASE OPAL TOP UP	38.70		$19,730.54
25 Sep	VISA PURCHASE OFFICEWORKS PENRITH	16.47		$19,714.07
25 Sep	VISA PURCHASE WESTSIDE HARDWARE	13.46		$19,700.61
25 Sep	EFTPOS PANTHERS LEAGUES CLUB PENRITH	53.34		$19,647.27
25 Sep	EFTPOS GLENMORE PARK NEWSAGENCY	11.71		$19,635.56
25 Sep	EFTPOS JAMISONTOWN BAKERY	9.18		$19,626.38
25 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	41.64		$19,584.74
25 Sep	VISA PURCHASE WESTSIDE HARDWARE	67.49		$19,517.25
25 Sep	EFTPOS PENRITH PLAZA PARKING	4.66		$19,512.59
25 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	7.49		$19,505.10
26 Sep	OSKO DEPOSIT M HARPER HAPPY BIRTHDAY		200.00	$19,705.10
26 Sep	EFTPOS COFFEE CLUB PENRITH	12.14		$19,692.96
26 Sep	EFTPOS PENRITH PLAZA PARKING	3.95		$19,689.01
26 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	165.80		$19,523.21
26 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	6.66		$19,516.55
26 Sep	VISA PURCHASE OPAL TOP UP	28.90		$19,487.65
27 Sep	EFTPOS PENRITH PLAZA PARKING	5.48		$19,482.17
27 Sep	VISA PURCHASE COASTAL FUELS PENRITH	79.91		$19,402.26
27 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	158.38		$19,243.88
27 Sep	EFTPOS BEAN THERE CAFE GLENMORE PARK	11.66		$19,232.22
27 Sep	VISA PURCHASE QUICKBITE DELIVERY	31.13		$19,201.09
27 Sep	VISA PURCHASE CINEMA NEPEAN PENRITH	27.83		$19,173.26
27 Sep	VISA PURCHASE QUICKBITE DELIVERY	35.98		$19,137.28
27 Sep	EFTPOS THE FOOD HALL PENRITH	27.40		$19,109.88
28 Sep	DIRECT DEBIT NBN HOME PLUS	95.00		$19,014.88
28 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	101.43		$18,913.45
28 Sep	EFTPOS PET BARN PENRITH	59.68		$18,853.77
28 Sep	EFTPOS PET BARN PENRITH	30.80		$18,822.97
28 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	48.65		$18,774.32
29 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	49.45		$18,724.87
29 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	47.00		$18,677.87
29 Sep	VISA PURCHASE SUSHI TRAIN PENRITH	19.56		$18,658.31

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/09/2026 to 30/09/2026

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29 Sep	VISA PURCHASE QUICKBITE DELIVERY	32.31		$18,626.00
30 Sep	VISA PURCHASE OPAL TOP UP	23.76		$18,602.24
30 Sep	EFTPOS THE FOOD HALL PENRITH	43.89		$18,558.35
30 Sep	EFTPOS JAMISONTOWN BAKERY	9.02		$18,549.33
30 Sep	EFTPOS GLENMORE PARK NEWSAGENCY	16.37		$18,532.96
30 Sep	EFTPOS GREENWAY BUTCHERY KINGSWOOD	71.67		$18,461.29
30 Sep	EFTPOS FRESHWAYS SUPERMARKET PENRITH NSW	162.64		$18,298.65
30 Sep	EFTPOS THE FOOD HALL PENRITH	26.07		$18,272.58
30 Sep	VISA PURCHASE BUNNINGS PENRITH	40.95		$18,231.63
	CLOSING BALANCE			**$18,231.63**

Interest rate on this account: 0.00% p.a. Account fee: $0.00 (fee waived with $2,000+ deposited monthly).

Everyday Transaction Account · BSB 642-170 Acc 2381 4472 · 01/09/2026 to 30/09/2026

Your account at a glance

CATEGORY	MONEY OUT	MONEY IN
Salary and wages		$13,102.94
Transfers in		$5,262.15
Rent	$3,120.00	
Groceries and food	$4,312.17	
Transport and fuel	$917.06	
Bills and utilities	$482.75	
Transfers out	$3,000.00	
Other spending	$2,643.41	
Total	**$14,475.39**	**$18,365.09**

Interest and fees this statement

Interest earned	$0.00
Account keeping fee	$0.00 (waived)
Overseas transaction fees	$0.00
ATM operator fees	$0.00

Your linked accounts

Deposit Saver 642-170 2381 5530	Linked for transfers
Harbourline Platinum credit card ending 4471	Linked for repayments

Important information about your account

Checking your statement

Please check every entry on this statement carefully. If you think a transaction is wrong or was not authorised by you, call us on 13 42 87 straight away, any time of day. The sooner you tell us, the sooner we can investigate and, where the rules allow, recover the money. Some card disputes must be raised within set time limits under the card scheme rules.

Unauthorised transactions

You are not liable for losses from transactions you did not authorise where you did not contribute to the loss, for example by keeping a written record of your PIN with your card, sharing your passcode, or delaying unreasonably in telling us that your card was lost or stolen. Our liability and yours are set out in the ePayments Code, which we have agreed to follow.

Keeping your details secure

We will never ask for your full password, passcode or one-time security code by email, text message or phone. Do not click links in messages that claim to come from us and ask you to log in. If you receive one, forward it to hoax@harbourline.com.au and delete it.

Processing times

Transactions made after 6pm Sydney time, or on a weekend or public holiday, may appear with the next business day's date. Osko payments are usually received within a minute. Direct entry and BPAY payments may take up to two business days to reach the receiving account.

Interest and fees

Interest on this account, if any, is calculated daily on the closing balance and paid monthly. The monthly account fee is waived in any month in which $2,000 or more is deposited. Fees for services such as overseas transactions and bank cheques are listed in our Banking Services Fees guide.

Financial hardship

If you are having trouble meeting your financial commitments, please contact us early on 13 42 87 and ask for our Financial Hardship team. We can talk through options that may help, and the conversation is confidential.

Making a complaint

If you are unhappy with our products or service, tell us so we can try to put things right. You can call us, visit a branch, or write to Customer Advocacy, GPO Box 4127, Sydney NSW 2001. If you are not satisfied with our response, you may contact the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or at afca.org.au. AFCA provides a free and independent dispute resolution service.

Your privacy

We collect and use your personal information to provide our products and services, to manage our relationship with you, and to meet our legal obligations. Our Privacy Policy explains how you can access and correct the information we hold, and how to make a privacy complaint. It is available at harbourline.com.au/privacy.

Financial Claims Scheme

Deposits with Harbourline Bank Limited are protected under the Australian Government's Financial Claims Scheme up to a limit of $250,000 for each account holder. Information about the scheme is available at fcs.gov.au.

Important information about your account (continued)

Changes to terms

From 1 December 2026 the daily limit for Osko payments made through the Harbourline app will increase from $10,000 to $20,000 for customers who have registered for push-notification security. No action is needed if you do not wish to use the higher limit.

Banking Code of Practice

We are committed to the Banking Code of Practice, which sets out the standards of practice and service we follow when dealing with you. A copy of the Code is available on request or at ausbanking.org.au.

Contact us

Phone 13 42 87, 24 hours a day, 7 days a week. From overseas +61 2 9188 4287. Online at harbourline.com.au, or in the Harbourline app. Lost or stolen cards can be locked instantly in the app.

COASTLINE
CIVIL ENGINEERING

Payslip

Coastline Civil Engineering Pty Ltd · ABN 41 615 302 887

LIAM JAMES HARPER
27 WATTLE GROVE
GLENMORE PARK NSW 2745

PAY DATE	**18/09/2026**
EMPLOYEE ID	CCE-1187
PAY PERIOD	05/09/2026 – 18/09/2026
FREQUENCY	Fortnightly
POSITION	Site Engineer
BASIS	Full time

Earnings

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Base salary	76.00	$68.3199	$5,192.31	$31,153.86
Total gross earnings			**$5,192.31**	**$31,153.86**

Tax

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
PAYG withholding			$1,307.00	$7,842.00

Employer superannuation

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Superannuation Guarantee 12% – Unity Super (USI 47 186 255 901)			$623.08	$3,738.48

Leave balances

DESCRIPTION	UNITS	RATE	THIS PAY	YEAR TO DATE
Annual leave	147.50 h			
Personal / carer's leave	58.20 h			

Payment method: Electronic funds transfer
Account: Harbourline Bank BSB 642-170 ****4472
Gross $5,192.31 − tax $1,307.00 = net $3,885.31

NET PAY **$3,885.31**