

**MINUTES OF ANNUAL GENERAL MEETING
24 NOVEMBER 2022
North Adelaide Baptist Church**

Commencing at 7:00pm

1. Welcome and apologies

In attendance: See Attachment A

Apologies: Stephanie Johnson, Warren Jones, James Lindner, Ian Radbone, Liz Vines, David Bagshaw, Hans Gaida, Peter Langdon, Craig Cameron, Christine Worrall

Welcome to Country by Mr Tom Matthews

2. Guest speaker: Mr Craig Holden, Chair State Planning Commission
(For summary, see Attachment B)

ANNUAL GENERAL MEETING

3. Previous minutes of AGM 6 October 2021:

Christel Mex suggested change to Item 7 regarding the appointment of Secretary. It should read: Iris Iwanicki nominated Janet Scott, Seconded by Meredith Ide.

Also, Stephanie Johnson requested to be added to attendance list (apologies for the error).

Moved to accept the 2021 AGM Minutes as amended: Carol Bailey, seconded Chris Frances. Carried unanimously.

4. Presidents report

From Dr Iris Iwanicki (President from July 2021 to May 2022) (See Attachment C)

From Ms Dianne van Eck (Interim President from May 2022 to November 2022)
(See Attachment D)

Moved to accept: Carol Bailey, Seconded Elizabeth Rushbrook. Carried unanimously.

Vote of thanks to Dianne Van Eck for stepping in as Interim President: Moved Christel Mex, seconded Janet Scott. Carried unanimously.

5. Treasurers report

From Dr Christel Mex

(See Attachment E)

Moved to accept: Andrew Dyson, Seconded Margaret-Ann Copeland. Carried unanimously.

6. Endorsement of new member groups

- a) Barossa Region Residents' Association – presentation by Cathy Wills. Moved to accept: Elbert Brooks, Seconded Theo Ellenbrook Carried unanimously.
- b) Sellicks Woodlands & wetlands Action Network– presentation by Matt Farrell. Moved to accept: Elbert Brooks, Seconded Margaret-Ann Copeland. Carried unanimously.

7. Election of committee

Mr David Baker conducted the election after outlining the constitution rules. The following nominations were received at least two weeks prior to the AGM:

Nomination for President, Ms Dianne van Eck (Mt Barker & District Residents' Association): Moved Carol Bailey, Seconded Chris Francis, elected unanimously.

Nomination for Vice President: Mr Sandy Wilkinson (Norwood Residents' Association) Moved by Elbert Brooks, Seconded by Diane van Eck, elected unanimously.

Nomination for Treasurer Dr Christel Mex (Kensington Residents' Association) Moved by Dianne van Eck, Seconded by Andrew Dyson, elected unanimously.

There were no nominations for Secretary. This position may be seconded by the committee.

Nominations for committee members received two weeks prior to the AGM:

1. Tom Matthews (Prospect Residents' Association)
2. Evonne Moore (St Peters Residents' Association)
3. Carol Bailey (Mt Barker & District Residents' Association)
4. Margaret-Ann Copeland (Inner West Residents' Group)
5. Elizabeth Rushbrook (South East City Residents' Association)

Moved Elbert Brooks, Seconded David Cree: that all of the above nominations be elected to the committee. Carried unanimously.

8. Membership fees for 2023-24

Moved Elbert Brooks, Seconded Margaret-Anne Copeland, that the membership fees for 2023-24 remain at \$45.00 per member group. Carried unanimously.

9. Update of the Expert Panel Review

Dianne van Eck provided an update on the Expert Panel Review. She encouraged member groups to make submissions, provide their case study examples for the CASA submission and attend the consultation workshops. CASA has held 5 internal workshops to discuss their submission, with a final one review the presentation on Sunday 27 November at 4pm. Sandy has prepared the information for the CASA deputation to the Expert Panel on Monday 28 November. Members will receive a copy in due course.

10. Other business

Christel Mex promoted the movie fundraiser for the Kensington Residents' Association that will be held on 5 February.

Dianne thanked everyone for attending, bring supper and their ongoing contribution to changing the planning laws in South Australia. A special vote of thanks was noted for Pas and the National Trust for the use of their meeting room, provision of tea/coffee and ongoing support of CASA activities.

11. Date of next general meeting

TBC March 2023.

12. Close

The meeting closed at 9:30pm.

Minutes prepared by Christel Mex 28 November 2022

ATTACHMENT A: ATTENDANCE LIST

Andrew Dyson	Kensington Residents' Association
Barbara Stopp	Norwood Residents' Association
Carol Bailey	Mt Barker & District Residents Association
Cathy Wills	Barossa Region Residents' Association
Chris Francis	Norwood Residents' Association
Christel Mex	Kensington Residents' Association
David Baker	Rundle Street Kent Town
David Cree	St Peters Residents' Association
David Mollison	5049 Coastal Community Association
Dian Naraniecki	FOCUS
Dianne van Eck	Mt Barker & District Residents Association
Elbert Brooks	The North Adelaide Society
Elizabeth Crisp	Prospect Residents' Association
Elizabeth Rushbrook	South East City Residents' Association
Evonne Moore	St Peters Residents' Association
Greg Kirk	St Claire
Iain Waddell-Smith	Mitcham Historical Society
Iris Iwanicki	Friends of Willunga Basin
Janet Scott	Colonel Light Gardens Residents' Association
Margaret-Ann Copeland	Inner West Residents' Group
Mary Rumbold	FOCUS
Matt Farrell	Sellicks Woodlands Wetlands Action Network
Melissa Ballantyne	Prospect Residents' Association
Michael Llewellyn-Smith	Llewellyn International
Pas Forgione	National Trust of SA
Professor Ida Llewellyn-Smith	University of Adelaide
Robert Farnan	Vital North Adelaide
Sandy Wilkinson	Norwood Residents' Association
Theo Ellenbrook	WACRA
Tom Matthews	Prospect Residents' Association
Valdis Dunis	Friends and Residents of North Adelaide
Wayne Gilbertson	Woodville Residents of Charles Sturt

APOLOGIES

Christine Worrall, Craig Cameron, David Bagshore, Hans Gaida, Ian Radbone, James Lindner, Liz Vines, Stephanie Johnson, Warren Jones

ATTACHMENT B

Craig Holden, Chair State Planning Commission

Presentation Summary

Community Alliance SA Annual General Meeting

24 November 2022

After Mr Holden acknowledged the traditional lands of the Kurna People, he stressed how community advocacy does work, and even more when it is relentless!

He generously acknowledged the work of Alliance members and the leadership of Iris Iwanicki, Dianne van Eck, Tom Matthews, Sandy Wilkinson and many others including local government leaders Mario Barone (Norwood) and David O'Loughlin (Prospect).

Expert Panel Planning System Implementation Review

https://plan.sa.gov.au/planning_review

Speaking of the Expert Panel Review, he stressed that it was a good chance to make a difference in SA planning.

He explained how character will be important in the view, and three proposals that the State Government is now considering:

- 1) Letting councils raise heritage status through code amendments.
- 2) The Government and Commission recognises that local policy and nuance got lost and stripped out with the introduction of the Planning and Design Coe – the new code is too stark.
- 3) The Government will now support councils to bring back character statements, but they have to be consistent. The statements will give more policy content for replacement buildings.
- 4) In character areas, there is currently demolition by right. The Minister is now open to more demolition controls.

Mr Holden again stressed that our advocacy is working. Submissions due 16 December. Community workshops are occurring to 13 December.

https://plan.sa.gov.au/planning_review/have_your_say

Loss of tree canopy

Mr Holden acknowledged that climate change, the loss of open space and trees is a major issue. The Commission recently published two studies:

- 1) Open Space and Trees study by Dean Nicolle:
https://dit.sa.gov.au/_data/assets/pdf_file/0010/1087885/Open_Space_and_Trees_Project_-_Arborist_Review.pdf
- 2) University of Adelaide report on urban tree protections in Australia:
https://dit.sa.gov.au/_data/assets/pdf_file/0011/1087886/Urban_tree_protection_in_Australia.pdf

With the information provided in these studies, the Commission and Prof Chris Daniels (Green Adelaide) will be making recommendations to the Minister to improve tree protection laws.

[*Adelaide Garden Guide for New Homes: How to implement the Planning and Design Code to maximise the benefits of trees and soft landscaping for infill development – Green Adelaide & State Planning Commission – September 2022*](#)

Mr Holden noted that 37% of new housing is urban in-fill, 30% is 'strategi' infill (brown fill sites) – but these are disappearing.

Next year the 30-year plan will be reviewed to establish where growth is going to occur. The Commission is charged to plan for growth, and housing affordability is an issue. There are good opportunities for growth in Salisbury and Elizabeth.

Another report: Raising the Bar on Residential Infill calls for more mandated trees and allowing for 15-20% permeable soil and better stormwater management in new developments.

[https://plan.sa.gov.au/data/assets/pdf_file/0009/730746/Raising the bar on Residential Infill in the Planning and Design Code.pdf](https://plan.sa.gov.au/data/assets/pdf_file/0009/730746/Raising_the_bar_on_Residential_Infill_in_the_Planning_and_Design_Code.pdf)

There is also a new publications to assist new home owners: Adelaide Garden Guide. [*Adelaide Garden Guide for New Homes: How to implement the Planning and Design Code to maximise the benefits of trees and soft landscaping for infill development – Green Adelaide & State Planning Commission – September 2022*](#)

Another publication, "Ageing in Place" by David Madigan is looking at putting more people in existing large heritage homes such as villas.

[*Cohousing for Ageing Well: Design Research Report – Dr Damian Madigan, UniSA – August 2020*](#)

The commission is also working on a water sensitive urban design publication.

Q & A Session

Mr Holden stayed for extra time to answer questions from the audience. Her recognised that interface is a problem with tall buildings on main roads overshadowing residential areas and are not appropriate. (eg security cameras and audio recording devices are overlooking neighbours.)

He offered the opinion that height is not the problem, but interface is. It is an important issue in the suburbs, not the city.

See the Commission's website for more information on these projects and others: https://www.saplanningcommission.sa.gov.au/projects_and_engagement/commission_projects

ATTACHMENT C

PRESIDENT'S REPORT

to the general meeting of CASA on Friday 13th, 2022
and Addendum Report for the 2022 AGM 24 Nov 2022

Dr Iris Iwanicki

Dear Members and Supporters

Since our last general meeting on January 20th via zoom, a lot has happened. We all continue to see COVID affecting our lives in many ways. I hope you all are taking care to deal with the many complications in terms of lifestyle and can find pleasant things to do and keep mentally and physically fit, (even if it is bingeing on Netflix while riding an exercise bike) or taking fresh air out walking or cycling in our parks along the beach or hills.

LEADING UP TO THE STATE ELECTION

Prior to the recent state election, I wrote to all council Mayors and CEOs **of councils** within the Greater Adelaide Region of Councils (GAROC), expressing CASA's deep concern over the lack of local government representation and loss of democratic processes evidenced within the current state wide planning system.

The letter made the following points:

- The membership of the State Planning Commission lacks unconflicted representation of local government and community;
- Development assessment processes have been removed from council as the local planning authority, except for financial responsibility of implementing and operating Assessment Panels and undertaking compliance;
- The number of elected members on Council Assessment Panels has been reduced from three, to one, with four independent members;
- Local participation in development assessment has significantly reduced through lack of notification, loss of rights of representation and appeal provisions;
- The loss of prior council strategic planning and policy content in the Code has resulted in a Code that does not reference local council strategic planning that addresses heritage, infrastructure, public health, economic, social and environmental services issues.
-

The letter asked if the following recommendation could be formally raised at the LGA meeting before the election:

That the Greater Adelaide Regional Organisation of Councils (GAROC) considers the following motion at its next meeting:

The LGA calls on the State Government to set up an independent and comprehensive review of the Planning Development and Infrastructure Act and associated documents, with respect to maintaining effective and defensible democratic process related to:

1. **Local participation in planning**
2. **Local government representation in planning**
3. **The protection of local heritage places and items; and**
4. **The preservation of neighbourhood character through consideration of appropriate design principles**

Thanks are due to the Councils of Norwood, Payneham and St Peters, Gawler and Salisbury and in-principle support from other Mayors (except Holdfast Bay Council).

The motion was passed and referred to the next LGA general meeting where it was passed with slightly amended wording, after the state election.

CASA now hopes for a prompt and independent review of the current system, hopefully resulting in fairer sharing of government responsibilities.

ADELAIDE PARK LANDS

CASA has advocated directly and supported member groups opposing the loss of areas of Park Lands zoning inherent in the Riverbank Code Amendment. The extent or rezoning for development over a total of 71 acres of Park Lands was absolutely contrary to protecting what is a historic and much needed open green park lands area. To effectively eliminate the aspects of Adelaide that make it special internationally in terms of Light's Plan of Adelaide to me was unthinkable and dumb planning. With only a few minor concessions, the land has been rezoned for inappropriate development. I hope for better strategic planning and protection of our beautiful Park Lands in the future.

STATE ELECTION

Your executive committee has been diligent in engaging with elected MPs and Labor candidates (and trying to get the then **Liberal** Premier to respond) during the build-up to the election. I particularly thank Sandy Wilkinson for his efforts regarding better and smarter heritage and character policies, both with his local candidate and other government levels, Margaret-Anne Copeland, who went on radio and had discussions with her local member. Thanks also to Janet for her IT work and Tom Matthews as a founding member in all of our zoom meetings with Members of Parliament and candidates.

We met with Labor Candidates shortly before the election, with shadow Ministers and the Deputy Premier. CASA'S delegation before the election included Tom Morrison, who presented regarding the lack of canopy protection in SA compared to other Australian states, David Cruickshanks-Boyd of our Seacliff-based 5049 Coastal Community member group, to provide an example of sloppy planning and yours truly regarding issues related to the content of the legislation and Planning and Design Code.

MEETING WITH THE STATE PLANNING COMMISSION

CASA had an hour-long presentation and discussion with Commission members via Zoom on the 17th of February. CASA'S delegation included Tom Morrison, and David Cruickshanks-Boyd.

ON THE BRIGHT SIDE

Labor's election brings hope for the future for a number of reasons:

1. Malinauskas' Victory speech declared that the most important factor of governance is the CITIZEN, so we are hoping for a more community representation in reviewing policy.
2. He undertook to support an Aboriginal Treaty for SA, consistent with the Uluru Cry from the Heart – a more respectful and inclusive relationship with our First Nation people and acknowledgement of Aboriginal Reserves and traditional rights in the planning process.
3. The government will declare a Climate Change emergency. This relates directly to tree canopy loss on both private and public land in this state and the need to include ecology response as part of state planning.
4. He has allowed the National Trust to return to Ayers House.
5. He cancelled the proposed arena in Helen Mayo Park and reconsider the plans for a combined new Women's and Children's Hospital, possibly as two separate buildings elsewhere.
6. The recommendations of Report No 2 of 2020 by the Legislative Review Council of Parliament is still sitting on the Planning Minister's desk. It is hoped that this enquiry's recommendations will be prioritised as part of an independent and thorough review of the legislation. A different, more inclusive system of policy development based on consumer feedback is sought by CASA and its members.

Congratulations to everyone including Jim Douglas and all involved in the very successful launch of WACRA's history book "Listen To The People" on the 9th of April, celebrating 50 years of community activism. I was honoured to be invited to attend. The book is honest and inspirational, recalling the many struggles by a group of citizens who took an interest in the health of their community and environment. The book is a significant record of local activism and fun as well as the challenges that a person takes on when getting involved in community affairs. I highly recommend the book to all CASA members and supporters.

RESIGNATION

The main agenda item tonight is the CASA strategic plan.

There is potential for CASA to get a seat at the table and to be supported by the State Government to be part of working how to best deliver better planning for the future, involving all relevant participants. A small steering group, set up to assist planning consultant Debra

Taylor, have identified a number of significant issues to provide a strategic plan on the tenth anniversary of CASA's formation.

In stepping down I want to thank the strategic plan team, comprising volunteers David Mollison of 5049 Coastal Community, Richard Parry-Jones of MBDR, Sue Giles (planner) and Debra, who have worked together through 4 sessions of review and drafting.

It was fun to host you every Friday morning for a month and get to know just how special some of our members are.

I had intended to resign after the State Election. However, it seemed more appropriate to delay my resignation until after following up the election results on behalf of CASA with state government and to wait until we could provide a document that might assist you all to review options for CASA in the future.

It has been a privilege to volunteer and work for you all as your President.

Dr Iris Iwanicki

Addendum Report for the 2022 AGM:

The delivery of the CASA Strategic and Succession Plan at the last quarterly meeting and an update on events during 2021-2022 was provided for members on the 13th May last (refer to minutes above, if member group reps missed the meeting). A huge thanks to Dianne Van Eck, who volunteered to be Acting President until the 2022 CASA AGM at the conclusion of the above meeting.

Dianne has done a sterling job after handover from me at Mount Barker on June 10th— this having been delayed following my isolation necessitated by contracting COVID during May 2022. Her report tonight will update members as Dianne has maintained regular communications with state MPs including Planning Minister Champion and rallying members to assist in the current expert planning review panel in responding to departmental discussion papers suggesting improvements may be made to the planning system as part of overall community consultation and feedback.

Thanks also to my former committee members earlier this year to handover, resident group member reps who maintain contact on behalf of their membership at CASA meetings and also the many supporters, for what they do for their communities as well as supporting CASA in its role as an umbrella organisation to advocate on their behalf at state level. My private project for 2022 is progressing, and I look forward to supporting the CASA committee, if desired, sometime in 2023-23.

As an unfunded, volunteer-based advocacy representing member groups consistent with the objectives of the CASA Constitution, there are shared issues in common with all memberships, so it is important to keep up the energy until the consultation current concludes in December.

Take care, and thank you,
Dr Iris Iwanicki

ATTACHMENT D

President's (Interim) Report for Community Alliance SA for the period 21 May to 24 November 2022.

Dear Members

I was pleased to be able to step into Iris's shoes after she stepped down in May as it provided me with an opportunity to reengage with a group whose aims and objectives are dear to my heart.

I have spent the past 6 months working with a small but dedicated committee to ensure CASA is known at the highest level of government and that our opinion is heard and acted upon.

During this time we have held many workshops, had one General Meeting online and several committee meetings. Sandy and I met with Michelle LEnsink, new Shadow Minister for Planning to update her on our groups aims and objectives. Sandy was able to describe some of the appalling outcomes to bad planning decisions since the new Act and Code were implemented.

In 2012 I helped to set up CASA with a group of other likeminded people. It pleases me to see that CASA is still working towards those aims and objectives which we established a decade ago. That is to put the people back into planning.

It is a long and continuous journey and one which we will not give up on until this objective has been achieved and planning in this state is one which encompasses the people's view, not just the views of the developers.

During the past 6 months our attention has focused mainly on 3 matters:

1. The Technical Code Amendments review;
2. The planned and deliberate destruction of a State Heritage listed Police Barracks including 10 buildings and further built form on the Adelaide City Parklands; and
3. The Planning Minister's Expert Panel to review the State's Planning Act, Code and system.

1. The Technical Code Amendments review

For the first, Sandy Wilkinson, our expert planner and heritage consultant on our committee and I met with Craig Holden in 2 x 90 minute sessions where we explained in detail the consequences of some of the bad planning laws.

We also provided Craig and some PLUS representatives information about how the community is impacted and why they should be consulted more broadly for all planning matters.

As a result, the State Planning Commission has released a recommendation to provide demolition protection to homes in character and historic areas.

As you've heard from Craig tonight there is more good work to come from the Commission and we will maintain our engagement with Craig and his team. We provided a submission to the Minister but are yet to hear the outcomes.

2. The planned and deliberate destruction of a State Heritage listed Police Barracks including 10 buildings and further built form on the Adelaide City Parklands

With the 2nd item, the destruction of the State Heritage listed police barracks, we have written to the Premier and Deputy Premier, all members of the Upper House, met with Paul Leadbeter, National Trust, Warren Jones, Protect our Heritage, Keith Conlon x2, President of the History Council and spoken with Prof Wilf Prest an eminent academic.

Everyone is in agreement (other than Warrant Jones) that this is an appalling decision by the Premier. To add fuel to fire, the Parliament has then approved a Bill avoiding its own Planning Act to create a new Bill to allow unfettered development on this site. We will continue to fight this decision in whatever way we can.

3. Expert Panel Review

Finally the Expert Panel's Review has been underway for several months and community sessions are upcoming in early December. These are listening sessions only so you are encouraged to provide real world examples of where the Act and Code have got it wrong. The panel is keen to hear your evidence. I will update further at a later agenda item on actions but we are preparing our submission which our members are asked to review and provide examples into. Sandy and I are presenting a deputation to the Panel next Monday afternoon. We have held 5 online workshops to discuss many details of the 3 Discussion papers and the issues which impact on our communities the most.

Media

For most of these activities we have been interviewed on radio and made commentary on social media. Sandy Wilkinson and I have been interviewed on radio and Sandy has been approached by the Planning Minister to provide further information about planning matters.

New members

During this period we increased our membership with three new groups and another two applying tonight. This is terrific and if we can continue with this growth we will become a much more important and integral group which the government cannot ignore!

Relationships with other groups

Our work does not occur in a vacuum. We have excellent relationships with the National Trust and thank Darren, Paul and Pas for their ongoing support and advice. We supported their recent Heritage Forum where I was one of four presenters to discuss heritage matters with others.

The Conservation Council undertakes excellent work to save our environment and our significant trees and Craig and Joanna are in close touch with us on these important matters. We were pleased to support promotion of their recent Trees Forum.

Thanks to Committee

Thank you to a hard-working committee for standing with me to keep CASA operational. This includes Sandy Wilkinson as Vice President, Christel Mex as Acting Treasurer, Tom Matthews as Acting Secretary, and Margaret-Ann Copeland for Media Support. It takes a team to do this work, and I hope we continue with a great but larger team after tonight.

Thank you for your kindness, positive feedback and support during my time as your Interim President. I present this report to you tonight.

Dianne van Eck

Dianne van Eck

President (Interim)

Community Alliance SA Inc
PO Box 520
Goodwood, SA 5034

Engaging for Reform



Community Alliance
South Australia

2022 FINANCIAL STATEMENT COMMUNITY ALLIANCE SA INC

Opening bank balance as of 1 July 2021 **\$ 4,033.87**

INCOME

Bank interest	\$ 0.46	
Membership	\$ 1,170.00	
Donations	\$ 170.00	
Movie night	\$ 4,235.59	
Total income		\$ 5,576.05

EXPENSES

Meeting expenses	\$ 502.39	
Strategic plan (consultation/documentation)	\$ 2,500.00	
Insurance	\$ 642.06	
Website	\$ 74.75	
Election platform document	\$ 1,188.90	
PO Box hire	\$ 144.00	
Movie night expenses	\$ 1,497.35	
CCSA membership	\$ 100.00	
Bank transaction fees	\$ 15.70	
Total expenses		\$ 6,665.15

Closing balance as of 30 June 2022 **\$ 2,944.77**



COMMUNITY ALLIANCE SA INCORPORATED
 PO BOX 520
 GOODWOOD SA 5034

Your details at a glance

BSB number	633-000
Account number	144463874
Customer number	26829093/1201
Account title	COMMUNITY ALLIANCE SA INCORPORATED

Account summary

Statement period	1 Jul 2021 - 31 Jul 2021
Statement number	115
Opening balance on 1 Jul 2021	\$4,033.87
Deposits & credits	\$0.03
Withdrawals & debits	\$0.00
Closing Balance on 31 Jul 2021	\$4,033.90

Any questions?

Contact Not-For-Profit-Specialist at P O Box 585, Corrimal 2518 on **1300 272 265**, or call **1300 BENDIGO** (1300 236 344).

Not-For-Profit Cash Management Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$4,033.87
1 Jul 21	INTEREST		0.03	4,033.90
Transaction totals / Closing balance		\$0.00	\$0.03	\$4,033.90

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see

<https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)



COMMUNITY ALLIANCE SA INCORPORATED
 PO BOX 520
 GOODWOOD SA 5034

Your details at a glance

BSB number	633-000
Account number	144463874
Customer number	26829093/1201
Account title	COMMUNITY ALLIANCE SA INCORPORATED

Account summary

Statement period	1 Jun 2022 - 30 Jun 2022
Statement number	126
Opening balance on 1 Jun 2022	\$2,944.75
Deposits & credits	\$0.02
Withdrawals & debits	\$0.00
Closing Balance on 30 Jun 2022	\$2,944.77

Any questions?

Contact Not-For-Profit-Specialist at P O Box 585, Corrimal 2518 on **02 4255 8400**, or call **1300 BENDIGO** (1300 236 344).

Not-For-Profit Cash Management Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,944.75
1 Jun 22	INTEREST		0.02	2,944.77
Transaction totals / Closing balance		\$0.00	\$0.02	\$2,944.77

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- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
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