

REGISTRY OF 25 OCT 2010

MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS STATEMENT OF REGISTRABLE INTERESTS 43RD PARLIAMENT

<u>Returning Members</u> declare at p.2-6, interests <u>as at the date of dissolution</u> of the House in the 42nd Parliament (19 July 2010) <u>AND</u> at p.7 alterations since the date of dissolution

<u>Newly elected Members</u> declare at p.2-6, interests <u>as at the date of election</u> (21 August 2010) <u>AND</u> at p.7 alterations since the date of election

SURNAME Robb (please print)	
OTHER NAMES Andrew John	20
ELECTORAL DIVISION Goldstein	STATE Vic

Notes

- (1) It is suggested that the accompanying Explanatory Notes be read before the statement is completed.
- (2) The information which you are required to provide is contained in resolutions agreed to by the House of Representatives on 9 October 1984, a.m. as amended on 21 March 1985, 13 February 1986, 22 October 1986, 30 November 1988 and 9 November 1994 and 16 October 2003. It consists of the Member's registrable interests and the registrable interests of which the Member is aware (a) of the Member's spouse and (b) of any children who are wholly or mainly dependent on the Member for support. For the definition of "dependent children" see the introduction to the Explanatory Notes.
- (3) If there is insufficient space on this form for the information you are required to provide, you may attach additional pages for that purpose. Please date and initial each page of any attachment.
- (4) Forward the original, signed copy of all pages of this statement to the Registrar of Members' Interests, RG.39 Parliament House, Canberra ACT 2600.

1. Shareholdings in public and private companies (including holding companies) indicating the name of the company or companies

	Name of company (including holding and subsidiary companies if applicable)			
Self	1.	Pan Australia Resources NL (PNA)	4. Trustee for one ordinary share in Parakeelia Pty Ltd	
	2.	TJP Robb Pty Ltd (t/a Armchair)		
	3.	SmartMetric Inc Shares		
Spouse	1.	Norwood Abbey Ltd		
	2.	TJP Robb Pty Ltd (t/a Armchair)	. 7 65	
			₩, ₩	
Dependent	N/a			
Children				
			2,00	

2. Family and Business Trusts and Nominee Companies

(i) in which a beneficial interest is held, indicating the name of the trust, the nature of its operation and beneficial interest

	Name of Trust/nominee company	Nature of its operation	Beneficial interest
Self	RAM Consultants Pty Ltd in trust for Robb Family Trust 'jointly with spouse'	Consultancy	Primary Beneficiary
Spouse	As above	2703	
Dependent Children	n/a		

(ii) in which the Member, the Member's spouse, or a child who is wholly or mainly dependent on the Member for support, is a trustee (but not including a trustee of an estate where no beneficial interest is held by the Member, the Member's spouse or dependent children), indicating the name of the trust, the nature of its operation and the beneficiary of the trust

	Name of Trust/nominee company	Nature of its operation	Beneficial interest
Self	RAM Consultants Pty Ltd in trust for Robb Family Trust 'jointly with spouse'.	Consultancy	Director & Shareholder in Trustee Company
Spouse	As above		
Dependent Children	N/a		

3. Real estate, including the location (suburb or area only) and the purpose for which it is owned

	Location	Purpose for which owned
Self	Brighton, Victoria – jointly with spouse	Residence
Spouse	Griffith ACT	Investment
·		20 . AC
Dependent	n/a	× × ×
Children		SX
		2, 2

4. Registered Directorships of companies

	Name of company	Activities of company
Self	RAM Consultants Pty Ltd 'jointly with spouse'	Consultancy
·		O'
Spouse	As above	.e
	2000	Y
Dependent	N/a	
Children		

5. Partnerships indicating the nature of the interests and the activities of the partnership

	Name	Nature of interests	Activities of Partnership
Self	n/a		
Spouse	n/a		
Dependent Children	n/a		

6. Liabilities indicating the nature of the liability and the creditor concerned

	Nature of liability	Creditor
Self	Car Lease Equity Loan	Esanda finance Westpac
Spouse	n/a	- P 69
Dependent Children	n/a	

7. The nature of any bonds, debentures and like investments

	Type of investment	Body in which investment is held
Self	n/a	
Spouse	n/a	
Dependent Children	n/a	

8. Saving or investment accounts, indicating their nature and the name of the bank or other institutions concerned

	Nature of account	Name of bank/institution
Self	Cash Management Account	Macquarie Bank
	2. Cash Management Account	Macquarie Bank
	3. Cash Management Account	Macquarie Bank
	4. Offset Account	Westpac
Spouse	1. Cash Management Account	Macquarie Bank
	2. Savings Account	Westpace
Dependent	N/a	
Children		

Self	1. Artwork (Paintings)	
Spouse	n/a	
· ·	n 25	
Dependent Children	n/a	
10. The natur	re of any other substantial sources of income	
	Nature of income	
Self	1. PNA Share disposal transaction	
Spouse	n/a	
Dependent Children	n/a	-
sources pr personal f	ned at more than \$750 received from official sources, or at more than \$300 where received from other than offici rovided that a gift received by a Member, the Member's spouse or dependent children from family members or friends in a purely personal capacity need not be registered unless the member judges that an appearance of con t may be seen to exist Details of gifts	•
Self		
Spouse		
Dependent Children		

9. The nature of any other assets (excluding household and personal effects) each valued at over \$7,500

Nature of any other assets

12.	Iny sponsored travel or ho	spitality received where the val	lue of the sponsored travel or ho	spitality exceeds \$300
-----	----------------------------	----------------------------------	-----------------------------------	-------------------------

Details of travel/hospitality			
Self	 Provided with hospitality and 2 complimentary tickets to the Australian Open Men's Tennis Final on 31 January 2010 		
	2. Provided with hospitality and 2 complimentary tickets to the Melbourne Demons v Western Bulldogs AFL game on 7 May 2010		
Spouse	n/a		
Dependent Children	n/a		

13. Membership of any organisation where a conflict of interest with a Member's public duties could foreseeably arise or be seen to arise

, , , , , , , , , , , , , , , , , , , 	Name of organisation
Self	Menzies Research Centre National Gallery of Australia 500 Club LPA Vic Division
	National Press Club Samuel Griffiths Society Bennelong Society Chairman's Club Victoria Racing Club
	Melbourne Football Club Institute of Public Affairs
Spouse	N/a
Dependent Children	n/a

14. Any other interests where a conflict of interest with a member's public duties could foreseeably arise or be seen to arise

Nature of interests				
Self	n/a			
Spouse	n/a			
Dependent Children	n/a			

NOTIFICATION OF ALTERATION(S) OF INTERESTS SINCE DISSOLUTION OR DATE OF ELECTION

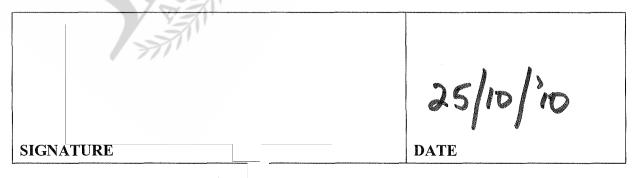
<u>Returning Members</u> declare from the date of dissolution of the 42nd Parliament (19 July 2010)

Newly elected Members declare from the date of election (21 August 2010)

The following alteration(s) of interests have occurred:

ADDITION Item		Details
Hospitality		Provided with hospitality and 2 complimentary tickets to the Geelong Cats v St Kilda on 3 rd September 2010
Hospitality Provided with hospitality and 2 complimentary tick AFL grand final replay on 2 nd October 2010		Provided with hospitality and 2 complimentary tickets to the AFL grand final replay on 2 nd October 2010
DELETION		
Item		Details

DELETION Item		Details	
n/a		1 County	***************************************
	W/ SIVE		
	120		
	6-1		







FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

3 November 2010

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF
- 9 NOV 2010
MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare I was a guest of Tabcorp at the AAMI Victoria Derby Day on Saturday 30th October 2010 at Flemington and was provided 2 complimentary tickets and hospitality.

I was also a guest of Crown Ltd at the Emirates Melbourne Cup Day on Tuesday 2nd November at Flemington. I was provided with two complimentary tickets and hospitality.

Please note this to my Register of Interests.

Yours sincerely





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

18 January 2011

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF 18 JAN 2011 MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare I was a guest of the Australian American Leadership Dialogue (AALD) and travelled to the United States to attend the West Coast Leadership Dialogue. I travelled on the 10th January 2011 and returned on the morning of the 17th January 2011. All flights, accommodation and hospitality were provided by the AALD.

I also wish to declare that I was a guest of Infrastructure Partnerships Australia at the Australian Open on the evening of Monday 17th January 2011 and was provided 2 complimentary tickets and hospitality.

Please note this to my Register of Interests.
83
ANDREW ROBB





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

12 April 2011

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF
1 2 APR 2011
MEMBERS' INTERESTS

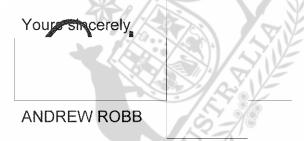
Dear Mr Elder

Statement of Registrable Interests

I wish to declare I was a guest of the Australian Israel Chamber of Commerce (AICC) and travelled to Israel to attend the Trade Mission. I travelled on the 3rd April 2011 and returned on 12th April 2011. All flights, accommodation and hospitality were provided by the AICC.

Dell'Abrase

Please note this to my Register of Interests.





FEDERAL MEMBER FOR GOLDSTEIN



Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au **27 April 2011**

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF
0 2 MAY 2011
MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare I have accepted an invit to become a member of The Menzies Research Centre Ltd.

I also wish to declare on 19 April 2011 I was a guest of ExxonMobile Australia and attended La Boheme at the Victorian State Theatre and was provided with 2 complimentary tickets and hospitality.

I was also a guest of AFL on 25 April 2011 and attended the Essendon V Collingwood ANZAC day game and was provided with 2 complimentary tickets and hospitality.

Please note this to my Register of Interests.





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

1 July 2011

Mr David Elder
Registrar of Members' Interests
House of Representatives
RG 39
Parliament House
CANBERRA ACT 2600

REGISTRY OF - 4 JUL 2011 MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that on 13 June 2011 I was a guest of Melbourne Football Club and attended the Melbourne Demons v Collingwood Pies game and was provided with 2 complimentary tickets and hospitality.

Please note this to my Register of Interests.

Yours sincerely





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

17 August 2011

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF

3 | AUG 2011

MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that from the $11^{th} - 13^{th}$ August I attended the Australian American Leadership Dialogue in Perth and was provided with all meals and hospitality.

Please note this to my Register of Interests.

Yours sincerely





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

17 August 2011

Mr David Elder
Registrar of Members' Interests
House of Representatives
RG 39
Parliament House
CANBERRA ACT 2600

REGISTRY OF
3 | AUG 2011
MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that on 6 August 2011 I was a guest of Melbourne Football Club and attended the Carlton Blues v Melbourne Demons game and was provided with 2 complimentary tickets and hospitality.

Please note this to my Register of Interests.

Yours sincerely





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

19 January 2012

Mr David Elder Registrar of Members' Interests RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF
2 3 JAN 2012
MEMBERS' INTERESTS

Dear Mr Elder,

I wish to declare that from 13 to 19 December I was a guest of Huawei Technologies on a trip to Hong Kong and China. I was provided with complimentary travel and hospitality. My Personal Staffer, Cameron Hill, also attended this trip and was also provided with complimentary travel and hospitality.

Please note this to my Register of Interests.

Yours sincerely,

Andrew Robb





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

31 January 2012

Mr David Elder Registrar of Members' Interests RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF

- 6 FEB 2012

MEMBERS' INTERESTS

Dear Mr Elder,

I wish to declare that on 16 January 2012 I was a guest of Infrastructure Partnerships Australia at the Australian Open, and was provided two complimentary tickets and hospitality.

I also with to declare that on 29 January 2011 I was a guest of UBS Investment Bank at the Australian Open, and was provided two complimentary tickets and hospitality.

Please note this to my Register of Interests.

Yours sincerely,



REGISTRY OF 18 MAY 2012

MEMBERS' INTERESTS

THE HON ANDREW ROBB AO MP

Shadow Minister for Finance, Deregulation and Debt Reduction Chairman of the Coalition Policy Development Committee Federal Member for Goldstein

Phone: 03 9557 4644 Fax 03 9557 2906 Email: andrew.robb.mp@aph.gov.au web: www.andrewrobb.com.au

8 May 2012

Mr David Elder Registrar of Members' Interests RG 39 Parliament House CANBERRA ACT 2600

Dear Mr Elder,

I wish to declare that on 25 April 2012 I was a guest of the AFL at the ANZAC Day Clash between Essendon and Collingwood, and was provided two complimentary tickets and hospitality.

Please note this to my Register of Interests

Yours sincerely,

Andrew Robb







Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

17 May 2012

Mr David Elder Registrar of Members' Interests RG 39 Parliament House CANBERRA ACT 2600 registry of 23 may 2012

MEMBERS' INTERESTS

Dear Mr Elder, David

Income Derived from External Source

I wish to declare that on 3 May 2012 I received an advance payment from Melbourne University Publishing for my book, "Black Dog Daze: Public Life, Private Demons", which was launched on Tuesday 30th April, 2011.

Further, on 17th May 2012 I received a royalty payment for books sold thus far, and further similar payments are expected over time.

Please note this to my Register of Interests.

Yours sincerely,

Andrew Robb





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

22 May 2012

Mr David Elder Registrar of Members' Interests RG 39 Parliament House CANBERRA ACT 2600



Dear Mr Elder,

I wish to declare that on 19 May 2012 I was a guest of the Essendon Football Club at the Chairman's Function at the Essendon V Richmond match. I was provided with two tickets and hospitality.

Please note this to my Register of Interests.

Yours sincerely,









FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

24 August 2012

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 registry of -7 SEP 2012 members' interests

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that from the 5th to 23rd July 2012, I attended the Australian American Leadership Dialogue in the USA. My flights and accommodation in Seattle and Dallas were covered by the Dialogue.

Please note this to my Register of Interests.





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

24 August 2012

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF

-7 SEP 2012

MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that on Sunday 12 August, I travelled as a guest on a private jet from Hamilton Island to Melbourne after attending the Australian Davos Connection Retreat. I was accompanied by my wife, Maureen.

Please note this to my Register of Interests.





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

24 August 2012

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF

-7 SEP 2012

MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that from the 10th to 12th August, I attended the Australian Davos Connection (ADC) Forum in Hayman Island and the ADC Forum covered a portion of the expense relating to my hotel accommodation.

Please note this to my Register of Interests.



REGISTRY OF 26 NOV 2012

MEMBERS' INTERESTS

HOUSE OF REPRESENTATIVES

REGISTER OF MEMBERS' INTERESTS NOTIFICATION OF ALTERATION(S) OF INTERESTS 43RD PARLIAMENT

SURNAME (please print)	ROBB	150 K
OTHER NAMES	ANDREW JOHN	
ELECTORAL DIVISION	GOLDSTEIN	STATE VIC

I wish to alter my statement of registrable interests as follow:

ADDITION Item	Details
purnase	of property Champion st
	of property Champion st Brighton
	000

DELETION Item	Details	
sale of property	Bay	st, Brighton

	21/11/12
SIGNATURE	DATE





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

10 December 2012

Mr David Elder
Registrar of Members' Interests
House of Representatives
RG 39
Parliament House
CANBERRA ACT 2600

REGISTRY OF
1 1 DEC 2012
MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare I participated in The Special Visitors Programme to Hong Kong from 2nd to 9th December 2012 as a sponsored guest of the Government of the Hong Kong Special Administrative Region (HKSAR).

My flights, hotel accommodation and meals at the hotel were covered by HKSAR.

Please note this to my Register of Interests.





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

21 January 2013

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600

REGISTRY OF 2 3 JAN 2013

MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare I accepted an invitation from La Trobe University for myself and my wife to attend a weekend in Beechworth, Victoria for the 2013 Opera on the Alps event from Friday 18 to Sunday 20 January 2013.

Our hotel accommodation, opera tickets and hospitality were provided.

Please note this to my Register of Interests.





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

5 February 2013

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF
- 5 FEB 2003
MEMBERS INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that from the 23rd to 29th January, I attended The Antigua Forum in Antigua. The Antigua Forum covered air transportation to and from Guatemala, ground transportation in Guatemala to and from the event, plus accommodation and meals during the forum.

Please note this to my Register of Interests.





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

19 March 2013

REGISTRY OF
20 MAR 2003
MEMBERS' INTERESTS

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that on the 17th March 2013, I attended the Grand Prix Formula One as a guest of the Ten Network. All meals and hospitality was provided.

Please note this to my Register of Interests.

Yours sincerely





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

26 March 2013

Mr David Elder
Registrar of Members' Interests
House of Representatives
RG 39
Parliament House
CANBERRA ACT 2600

REGISTRY OF

- 2 APR 2013

MEMBERS' INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that from the 22nd and 25th March, I attended the CEO Retreat in New Zealand with my wife, Maureen. The CEO Retreat covered business class return air transportation to and from New Zealand, as well as accommodation and hospitality.

Please note this to my Register of Interests.

Yours sincerely





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

26 April 2013

Mr David Elder Registrar of Members' Interests House of Representatives RG 39 Parliament House CANBERRA ACT 2600 REGISTRY OF
7 MAY 2013
MEMBERS INTERESTS

Dear Mr Elder

Statement of Registrable Interests

I wish to declare that my wife and I accepted an invitation from CUB to attend the 2013 AFL Anzac Day lunch and match at the MCG on 25 April 2013.

Please note this to my Register of Interests.

Yours sincerely





FEDERAL MEMBER FOR GOLDSTEIN

Phone: 03 9557 4644 • Fax: 03 9557 2906 • Email: andrew.robb.mp@aph.gov.au • Web: www.andrewrobb.com.au

2 May 2013

Mr David Elder
Registrar of Members' Interests
House of Representatives
RG 39
Parliament House
CANBERRA ACT 2600



Dear Mr Elder

Statement of Registrable Interests

Please find below a list of deletions and additions for my Statement of Registrable Interests.

DELETIONS:

- Real Estate: Griffith ACT (investment)
- Car Lease: Esanda Finance
- Sources of Income: PNA Shares & disposal transaction

ADDITIONS:

- Shareholdings held by RAM Consultants as follows:
 - o Boathouse Palm Beach Collective Pty Limited (ACN 153 520 524)
 - Collective Events Pty Limited (ACN 155 571 896)
 - o AP Goldsmith Investments Pty Limited (ACN 144 939 926)
- Liabilities: Car finance with SME Commercial Finance
- Bank Accounts: Bendigo Bank (2x equity plus accounts & 2 x regular transactions accounts)

Yours sincerely