



PARLIAMENT OF VICTORIA – LEGISLATIVE COUNCIL

REG 12 – International travel allowance

Parliamentary Salaries, Allowances and Superannuation Regulations 2019 (see reverse)

NAME OF MEMBER:

Ann-Marie Hermans MP

REGION:

South East Metro

SECTION ONE: Details of claims

I claim the international travel allowance prescribed under the Parliamentary Salaries, Allowances and Superannuation Regulations 2019 [Regulation 12] for the travel costs and/or transport costs listed below.

Date of departure	Date of return	Reason for travel	Amount claimed
27/9/25	9/10/25	Education research and tour (see supporting spreadsheet and documents in email)	10,404.93 \$9598.10
			\$9598.10
			TOTAL CLAIM IN \$AUD: 10,404.93

SECTION TWO: Certification of international travel allowance

I certify that the attached invoice(s) relate(s) to international travel costs and/or transport costs incurred by me in the performance of my public duties (parliamentary, committee, ministerial or electorate business) outside of Australia in accordance with Regulation 12 of the Parliamentary Salaries, Allowances and Superannuation Regulations 2019, the Determination and the Guidelines.

In accordance with Regulation 12 of the Parliamentary Salaries, Allowances and Superannuation Regulations 2019, I will submit an international travel report within 30 days of concluding the international travel if submitting this claim prior to travelling, or attached to this claim if submitting after travelling.

In accordance with the Terms and Conditions:

- (1) I attach evidence I have taken out a comprehensive travel insurance policy for the period of travel; and
- (2) When claiming prior to travelling, if I subsequently do not or cannot travel, I will notify the relevant Clerk and provide evidence that the reason was not within my control; I will make all reasonable endeavours to obtain a refund; I will provide documentary evidence of any non-refundable costs; and I will repay any amount that was refunded; and
- (3) I authorise the Clerk to reclaim the amount paid from my salary if I fail to provide a travel report within the required timeframe.

MEMBER'S OR AGENT'S SIGNATURE:

Ann Marie Hermans

DATE:

21.11.25

PLEASE LODGE THIS CLAIM TOGETHER WITH THE INVOICES/RECEIPTS TO THE COUNCIL CLERKS (lc.clerk@parliament.vic.gov.au)

OFFICE USE ONLY

I certify that this claim is in accordance with the Parliamentary Salaries, Allowances and Superannuation Regulations 2019, the Determination and Guidelines.

CLERK/DEPUTY CLERK:

R. McDonald

DATE: 22/12/25

OD USE ONLY

EMP NO.	OD OFFICER	PROCESSED	COMMENTS

Iden	Type	Description	Evidence	Dates	SGD	EUR	GBP	AUD	Notes
1	Food	Holiday Inn Express Heathrow	Invoice	25-Sep-25			9.00	19.14	
2	Acco	Holiday Inn Express London Heathrow	Invoice	25-Sep-25			\$126.23	255.16	\$255.16 exchange from GBP - not EUR
3	Acco	Hotel Haven Finland	Invoice	26-Sept-25 to 29-Sept-25		\$200.00		357.02	
4	Trans	Taxi - Taksikuitti	Invoice	26-Sep-25		\$37.80		69.53	
5									
6	Food	SOUP&MORE OY AB HELSINKI Includes Currency Conversion Fee of \$0.75 AUD	Bank Statement	27-Sep-25				25.88	
7	Food	Salutorget - 1186 HELSINKI Includes Currency Conversion Fee of \$0.86 AUD	Bank Statement	27-Sep-25				29.58	
8	Tour	Accommodation at Hotel Haven and Lapland Arena Hotel, internal transport, select meals, lectures and school visits	Invoice	27-Sep-25 to 4-Oct-25				6,250.00	
9	Food	VFI*KUURETKI HELSINKI Includes Currency Conversion Fee of \$4.04 AUD	Bank Statement	28-Sep-25				138.65	
10	Food	Compass group Finland	Invoice	28-Sep-25		\$4.20		7.77	
11	Food	OLIVIA KLUUVI HELSINKI Includes Currency Conversion Fee of \$1.02 AUD	Bank Statement	28-Sep-25				35.12	
12	Food	Brunberg Myymala vanha Porvoo	Invoice	28-Sep-25		\$6.60		12.26	
13	Food	Solo Sokos Hotel Tornii refreshment	Invoice	28-Sep-25		\$9.20		12.26	
14	Food	Pyynikin	Invoice	30-Sep-25		\$15.00		26.66	Excluding alcohol
15	Food	K-Supermarket Hameenkatu Tampere Includes Currency Conversion Fee of \$0.75 AUD	Bank Statement	2-Oct-25				25.63	
16	Food	K-market Tullintori Tampere Includes Currency Conversion Fee of \$0.22 AUD	Bank Statement	2-Oct-25				7.51	
17	Food	Lapland Hotels	Invoice	2-Oct-25		\$31.00		54.87	
18	Food	Uuno Jatkasaari-meal&coffee	Invoice	4-Oct-25		\$19.40		34.48	Not in bank statement. Paid for with cash.
19	Trans	OpenFerry port	Invoice	6-Oct-25		\$145.49		266.77	
20	Trans	Kovanen Yhtiot -Taxi port	Invoice	4-Oct-25		\$50.00		91.68	
21	Trans	Taksipalvelu Simonen port	Invoice	4-Oct-25		\$76.80		136.51	Not in bank statement. Paid for with cash.
22	Food	Hilton Helsinki Airport	Invoice	4-Oct-25		\$47.00		86.18	
23	Acco	Hilton Helsinki Airport modatation	Invoice	4-Oct-25 to 5-Oct-25				226.46	
24	Acco	The Ritz-Carlton, Millenia Singapore modatation	Invoice	6-Oct-25 to 8-Oct-25	983.18, 788 max			918.70 max	Changed to max daily rate \$918.70
25	Trans	Comfort Transportation port	Invoice	6-Oct-25	39.37			47.81	
26	Acco	The Ritz-Carlton, Millenia Singapore modatation	Invoice	7-Oct-25	116.55			141.55	
27	Food	Sushi-Go Marina Square	Invoice	7-Oct-25	6.71			8.15	
28	Flight	London to Helsinki Replacements	Invoice	27-Sep-25				228.95	
29	Flight	London to Helsinki Replacements	Invoice	27-Sep-25				500.00	
								\$9,598.10	

Transactions / Account Details



Work Expenses - S1.2
278043732

Available
Current Balance

\$0.95
\$0.95



Transactions

Account Details

 Quick Search

 Advanced Search

 Download

Advanced Search

Description

wetravel

In Transaction Type

All

Amount

Receipt Number

Cheque Withdrawal Number

Time Period



Duration	Date Range
From	To
01 JUN 2025	01 DEC 2025

Amount from

Amount to

8/09/2025

- \$100.00

STRIPE

From: WETRAVELCOM Ref: FinlandPr_SzpcWE9q [Eff Date: 05 Sep 2025]

Transaction Direct Debit

Processed 08 SEP 2025

Effective 05 SEP 2025

Narrative STRIPE

From: WETRAVELCOM Ref: FinlandPr_SzpcWE9q

Amount \$100.00

Receipt Date & Time 08 SEP 2025 08:48:02

28/07/2025

- \$3,457.13

STRIPE

From: WETRAVELCOM Ref: FinlandPr_Sm6ARz5B



Transaction Direct Debit

Processed 28 JUL 2025

Effective 28 JUL 2025

Narrative STRIPE

From: WETRAVELCOM Ref: FinlandPr_Sm6ARz5B

Amount \$3,457.13

**Receipt Date &
Time** 28 JUL 2025 13:42:28

8/07/2025

- \$2,592.87

STRIPE

From: WETRAVELCOM Ref: FinlandPr_SdPV42R5 [Eff Date: 07 Jul 2025]

Transaction Direct Debit

Processed 08 JUL 2025

Effective 07 JUL 2025

Narrative STRIPE

From: WETRAVELCOM Ref: FinlandPr_SdPV42R5

Amount \$2,592.87

**Receipt Date &
Time** 07 Jul 2025 21:10:48



DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
13/10/2025	POS W/D Reddy Express-17:06 [Eff Date: 12 Oct 2025]	\$20.00		\$53.35
13/10/2025	POS W/D SMP*THE MAIN -14:56 [Eff Date: 11 Oct 2025]	\$29.99		\$73.35
9/10/2025	POS W/D Primary Pione-09:59	\$68.01		\$103.34
9/10/2025	TFR TO 43732S1.2 IBANK RegPmt Ref-work expenses	\$30.00		\$171.35
9/10/2025	SUSHI-GO - MARINA SQ SINGAPORE Includes Currency Conversion Fee of \$0.24 AUD [Eff Date: 07 Oct 2025]	\$8.15		\$201.35
Transaction	Visa Debit	Reference	676614386471	
Processed	09 OCT 2025	Card Number	456474*****3890	
Effective	07 OCT 2025	Foreign Amount	6.71SG	
Narrative	SUSHI-GO - MARINA SQ SINGAPORE	Currency Conversion Fee	\$0.24	
	Includes Currency Conversion Fee of \$0.24 AUD	Acquirer	8522	
Amount	\$8.15	Merchant Category	5812 - Eating Places, Restaurants	
Receipt Date & Time	09 OCT 2025 06:52:27	Authorised	Mrs A B Hermans 07 OCT 2025 at 06:52am	
Source	VISA			
9/10/2025	DAISO JAPAN - MSQ SINGAPORE Includes Currency Conversion Fee of \$1.19 AUD [Eff Date: 07 Oct 2025]	\$41.00		\$209.50

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	664514264001	
Processed	09 OCT 2025	Card Number	456474*****3890	
Effective	07 OCT 2025	Foreign Amount	33.78SG	
Narrative	DAISO JAPAN - MSQ SINGAPORE	Currency Conversion Fee	\$1.19	
	Includes Currency Conversion Fee of \$1.19 AUD	Acquirer	8522	
Amount	\$41.00	Merchant Category	5311 - Department Stores	
Receipt Date & Time	09 OCT 2025 06:44:20	Authorised	Mrs A B Hermans 07 OCT 2025 at 06:44am	
Source	VISA			
9/10/2025	RITZ CARLTON MILLENIA SINSINGAPORE Includes Currency Conversion Fee of \$4.12 AUD [Eff Date: 06 Oct 2025]	\$141.55		\$250.50
Transaction	Visa Debit	Reference	664414026694	
Processed	09 OCT 2025	Card Number	456474*****3890	
Effective	06 OCT 2025	Foreign Amount	116.55SG	
Narrative	RITZ CARLTON MILLENIA SINSINGAPORE	Currency Conversion Fee	\$4.12	
	Includes Currency Conversion Fee of \$4.12 AUD	Acquirer	8522	
Amount	\$141.55	Merchant Category	3501-3790 - Not on file	
Receipt Date & Time	09 OCT 2025 06:44:16	Authorised	Mrs A B Hermans 06 OCT 2025 at 06:44am	
Source	VISA			
9/10/2025	RITZ CARLTON MILLENIA SINSINGAPORE Includes Currency Conversion Fee of \$34.78 AUD [Eff Date: 06 Oct 2025]	\$1,194.06		\$392.05

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	664364015110	
Processed	09 OCT 2025	Card Number	456474*****3890	
Effective	06 OCT 2025	Foreign Amount	983.18SG	
Narrative	RITZ CARLTON MILLENIA SINSINGAPORE	Currency Conversion Fee	\$34.78	
	Includes Currency Conversion Fee of \$34.78 AUD	Acquirer	8522	
Amount	\$1,194.06	Merchant Category	3501-3790 - Not on file	
Receipt Date & Time	09 OCT 2025 06:44:14	Authorised	Mrs A B Hermans 06 OCT 2025 at 06:44am	
Source	VISA			
8/10/2025	Spotify P3B42845FD Sydney [Eff Date: 07 Oct 2025]	\$27.99		\$1,586.11
8/10/2025	COMFORT/CITYCAB TAXI Singapore Includes Currency Conversion Fee of \$1.39 AUD [Eff Date: 06 Oct 2025]	\$47.81		\$1,614.10
Transaction	Visa Debit	Reference	493517381931	
Processed	08 OCT 2025	Card Number	456474*****3890	
Effective	06 OCT 2025	Foreign Amount	39.37SG	
Narrative	COMFORT/CITYCAB TAXI Singapore	Currency Conversion Fee	\$1.39	
	Includes Currency Conversion Fee of \$1.39 AUD	Acquirer	8522	
Amount	\$47.81	Merchant Category	4121 - Taxicabs/Limousines	
Receipt Date & Time	08 OCT 2025 08:16:46	Authorised	Mrs A B Hermans 06 OCT 2025 at 08:16am	
Source	VISA			
7/10/2025	MEDICARE LIFE SWISS RE From: MEDIBANK LIFE SW Ref: 410463437_0601	\$119.82		\$1,661.91
7/10/2025	MYSTAR HARJUMAA, TA Includes Currency Conversion Fee of \$11.53 AUD [Eff Date: 04 Oct 2025]	\$395.78		\$1,781.73

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	811178423327	
Processed	07 OCT 2025	Card Number	456474*****3890	
Effective	04 OCT 2025	Foreign Amount	215.85EE	
Narrative	MYSTAR HARJUMAA, TA	Currency Conversion Fee	\$11.53	
	Includes Currency Conversion Fee of \$11.53 AUD	Acquirer	8522	
Amount	\$395.78	Merchant Category	5999 - Miscellaneous Specialty Retail	
Receipt Date & Time	07 OCT 2025 05:30:44	Authorised	Mrs A B Hermans 04 OCT 2025 at 05:30am	
Source	VISA			
7/10/2025	MYSTAR HARJUMAA, TA Includes Currency Conversion Fee of \$0.25 AUD [Eff Date: 04 Oct 2025]	\$8.62		\$2,177.51
Transaction	Visa Debit	Reference	811128423071	
Processed	07 OCT 2025	Card Number	456474*****3890	
Effective	04 OCT 2025	Foreign Amount	4.70EE	
Narrative	MYSTAR HARJUMAA, TA	Currency Conversion Fee	\$0.25	
	Includes Currency Conversion Fee of \$0.25 AUD	Acquirer	8522	
Amount	\$8.62	Merchant Category	5999 - Miscellaneous Specialty Retail	
Receipt Date & Time	07 OCT 2025 05:30:42	Authorised	Mrs A B Hermans 04 OCT 2025 at 05:30am	
Source	VISA			
7/10/2025	LAPLAND HOTELS Tampere Includes Currency Conversion Fee of \$2.10 AUD [Eff Date: 04 Oct 2025]	\$72.06		\$2,186.13

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	771328166569	
Processed	07 OCT 2025	Card Number	456474*****3890	
Effective	04 OCT 2025	Foreign Amount	39.30FI	
Narrative	LAPLAND HOTELS Tampere	Currency Conversion Fee	\$2.10	
	Includes Currency Conversion Fee of \$2.10 AUD	Acquirer	8522	
Amount	\$72.06	Merchant Category	7011 - Hotels, Motels and Resorts	
Receipt Date & Time	07 OCT 2025 05:03:59	Authorised	Mrs A B Hermans 04 OCT 2025 at 05:03am	
Source	VISA			
7/10/2025	HILTON HELSINKI VANTAA Includes Currency Conversion Fee of \$2.51 AUD [Eff Date: 04 Oct 2025]	\$86.18		\$2,258.19
Transaction	Visa Debit	Reference	771278315625	
Processed	07 OCT 2025	Card Number	456474*****3890	
Effective	04 OCT 2025	Foreign Amount	47.00FI	
Narrative	HILTON HELSINKI VANTAA	Currency Conversion Fee	\$2.51	
	Includes Currency Conversion Fee of \$2.51 AUD	Acquirer	8522	
Amount	\$86.18	Merchant Category	3501-3790 - Not on file	
Receipt Date & Time	07 OCT 2025 05:03:57	Authorised	Mrs A B Hermans 04 OCT 2025 at 05:03am	
Source	VISA			
7/10/2025	TFR from 43732599.1 IBANK Ref-Hotel [Eff Date: 06 Oct 2025]		\$1,500.00	\$2,344.37
6/10/2025	KOVANEN HELSINKI Includes Currency Conversion Fee of \$2.67 AUD [Eff Date: 04 Oct 2025]	\$91.68		\$844.37

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	515148226620	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	04 OCT 2025	Foreign Amount	50.00FI	
Narrative	KOVANEN HELSINKI	Currency Conversion Fee	\$2.67	
	Includes Currency Conversion Fee of \$2.67 AUD	Acquirer	8522	
Amount	\$91.68	Merchant Category	4121 - Taxicabs/Limousines	
Receipt Date & Time	06 OCT 2025 05:20:35	Authorised	Mrs A B Hermans 04 OCT 2025 at 05:20am	
Source	VISA			
6/10/2025	KL. LAURI HIETALA HELSINKI Includes Currency Conversion Fee of \$4.10 AUD [Eff Date: 04 Oct 2025]	\$140.82		\$936.05
Transaction	Visa Debit	Reference	508898492220	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	04 OCT 2025	Foreign Amount	76.80FI	
Narrative	KL. LAURI HIETALA HELSINKI	Currency Conversion Fee	\$4.10	
	Includes Currency Conversion Fee of \$4.10 AUD	Acquirer	8522	
Amount	\$140.82	Merchant Category	4121 - Taxicabs/Limousines	
Receipt Date & Time	06 OCT 2025 05:16:24	Authorised	Mrs A B Hermans 04 OCT 2025 at 05:16am	
Source	VISA			
6/10/2025	OPENFERRY BOOKING CORK Includes Currency Conversion Fee of \$7.77 AUD [Eff Date: 05 Oct 2025]	\$266.77		\$1,076.87

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	184269680702	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	05 OCT 2025	Foreign Amount	145.49IE	
Narrative	OPENFERRY BOOKING CORK	Currency Conversion Fee	\$7.77	
	Includes Currency Conversion Fee of \$7.77 AUD	Acquirer	8522	
Amount	\$266.77	Merchant Category	4722 - Travel Agencies, Tour Operators	
Receipt Date & Time	05 Oct 2025 05:15:17	Authorised	Mrs A B Hermans 05 OCT 2025 at 05:15am	
Source	VISA			
6/10/2025	STOCKMANN TAMPERE TAMPERE Includes Currency Conversion Fee of \$0.44 AUD [Eff Date: 05 Oct 2025]	\$15.22		\$1,343.64
Transaction	Visa Debit	Reference	177669309433	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	05 OCT 2025	Foreign Amount	8.30FI	
Narrative	STOCKMANN TAMPERE TAMPERE	Currency Conversion Fee	\$0.44	
	Includes Currency Conversion Fee of \$0.44 AUD	Acquirer	8522	
Amount	\$15.22	Merchant Category	5311 - Department Stores	
Receipt Date & Time	05 Oct 2025 05:10:52	Authorised	Mrs A B Hermans 05 OCT 2025 at 05:10am	
Source	VISA			
6/10/2025	FTC TAMPERE HAMEENKATU, FTAMPERE [Eff Date: 05 Oct 2025]	\$262.30		\$1,358.86

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	172719198483	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	05 OCT 2025	Foreign Amount	262.30FI	
Narrative	FTC TAMPERE HAMEENKATU, FTAMPERE	Currency Conversion Fee	\$0.00	
Amount	\$262.30	Acquirer	8522	
Receipt Date & Time	05 Oct 2025 05:07:33	Merchant Category	5945 - Hobby, Toy and Game Shops	
Source	VISA	Authorised	Mrs A B Hermans 05 OCT 2025 at 05:07am	

6/10/2025	Relove Stocka Tampere Helsinki Includes Currency Conversion Fee of \$17.30 AUD [Eff Date: 05 Oct 2025]	\$594.09		\$1,621.16
-----------	--	-----------------	--	-------------------

Transaction	Visa Debit	Reference	165669708695	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	05 OCT 2025	Foreign Amount	324.00FI	
Narrative	Relove Stocka Tampere Helsinki Includes Currency Conversion Fee of \$17.30 AUD	Currency Conversion Fee	\$17.30	
Amount	\$594.09	Acquirer	8522	
Receipt Date & Time	05 Oct 2025 05:02:50	Merchant Category	5931 - Used Merchandise and Second hand Stores	
Source	VISA	Authorised	Mrs A B Hermans 05 OCT 2025 at 05:02am	

6/10/2025	Ilves-Hockey TAMPERE Includes Currency Conversion Fee of \$5.87 AUD [Eff Date: 05 Oct 2025]	\$201.69		\$2,215.25
-----------	---	-----------------	--	-------------------

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	165619699621	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	05 OCT 2025	Foreign Amount	110.00FI	
Narrative	Ilves-Hockey TAMPERE	Currency Conversion Fee	\$5.87	
	Includes Currency Conversion Fee of \$5.87 AUD	Acquirer	8522	
Amount	\$201.69	Merchant Category	7997 - Country Clubs	
Receipt Date & Time	05 Oct 2025 05:02:47	Authorised	Mrs A B Hermans 05 OCT 2025 at 05:02am	
Source	VISA			
6/10/2025	TFR from 43732S99.1 MOB Ref-Shopping ship [Eff Date: 05 Oct 2025]		\$500.00	\$2,416.94
6/10/2025	TFR to 43732S99.1 MOB To-A B Hermans Ref-Savings [Eff Date: 04 Oct 2025]	\$4,090.00		\$1,916.94
6/10/2025	Zettle_*Leluseta Ky TAMPERE Includes Currency Conversion Fee of \$1.84 AUD [Eff Date: 02 Oct 2025]	\$63.33		\$6,006.94
Transaction	Visa Debit	Reference	149571953855	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	02 OCT 2025	Foreign Amount	34.50FI	
Narrative	Zettle_*Leluseta Ky TAMPERE	Currency Conversion Fee	\$1.84	
	Includes Currency Conversion Fee of \$1.84 AUD	Acquirer	8522	
Amount	\$63.33	Merchant Category	5999 - Miscellaneous Specialty Retail	
Receipt Date & Time	04 Oct 2025 09:53:17	Authorised	Mrs A B Hermans 02 OCT 2025 at 09:53am	
Source	VISA			
6/10/2025	K-market Tullintori Tampere Includes Currency Conversion Fee of \$0.22 AUD [Eff Date: 02 Oct 2025]	\$7.51		\$6,070.27

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	138171555458	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	02 OCT 2025	Foreign Amount	4.09FI	
Narrative	K-market Tullintori Tampere	Currency Conversion Fee	\$0.22	
	Includes Currency Conversion Fee of \$0.22 AUD	Acquirer	8522	
Amount	\$7.51	Merchant Category	5411 - Grocery Stores, Supermarkets	
Receipt Date & Time	04 Oct 2025 09:45:39	Authorised	Mrs A B Hermans 02 OCT 2025 at 09:45am	
Source	VISA			
6/10/2025	K-Supermarket Hameenkatu Tampere Includes Currency Conversion Fee of \$0.75 AUD [Eff Date: 02 Oct 2025]	\$25.63		\$6,077.78
Transaction	Visa Debit	Reference	137321367390	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	02 OCT 2025	Foreign Amount	13.96FI	
Narrative	K-Supermarket Hameenkatu Tampere	Currency Conversion Fee	\$0.75	
	Includes Currency Conversion Fee of \$0.75 AUD	Acquirer	8522	
Amount	\$25.63	Merchant Category	5411 - Grocery Stores, Supermarkets	
Receipt Date & Time	04 Oct 2025 09:45:05	Authorised	Mrs A B Hermans 02 OCT 2025 at 09:45am	
Source	VISA			
6/10/2025	STOCKMANN TAMPERE TAMPERE Includes Currency Conversion Fee of \$7.11 AUD [Eff Date: 02 Oct 2025]	\$244.17		\$6,103.41

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	758571240150	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	02 OCT 2025	Foreign Amount	133.00FI	
Narrative	STOCKMANN TAMPERE TAMPERE	Currency Conversion Fee	\$7.11	
	Includes Currency Conversion Fee of \$7.11 AUD	Acquirer	8522	
Amount	\$244.17	Merchant Category	5311 - Department Stores	
Receipt Date & Time	04 Oct 2025 05:31:15	Authorised	Mrs A B Hermans 02 OCT 2025 at 05:31am	
Source	VISA			
6/10/2025	MATKA- JA NAHKA Tampere [Eff Date: 02 Oct 2025]	\$423.21		\$6,347.58
Transaction	Visa Debit	Reference	748921127365	
Processed	06 OCT 2025	Card Number	456474*****3890	
Effective	02 OCT 2025	Foreign Amount	423.21FI	
Narrative	MATKA- JA NAHKA Tampere	Currency Conversion Fee	\$0.00	
Amount	\$423.21	Acquirer	8522	
Receipt Date & Time	04 Oct 2025 05:24:47	Merchant Category	5948 - Luggage and Leather Goods Stores	
Source	VISA	Authorised	Mrs A B Hermans 02 OCT 2025 at 05:24am	
3/10/2025	Parl of Vic From: PARL OF VIC Ref: -146427		\$20.00	\$6,770.79
3/10/2025	Pyynikin Brewhouse RestauTampere Includes Currency Conversion Fee of \$1.26 AUD [Eff Date: 30 Sep 2025]	\$43.41		\$6,750.79

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	720967209827	
Processed	03 OCT 2025	Card Number	456474*****3890	
Effective	30 SEP 2025	Foreign Amount	23.50FI	
Narrative	Pyynikin Brewhouse RestauTampere	Currency Conversion Fee	\$1.26	
	Includes Currency Conversion Fee of \$1.26 AUD	Acquirer	8522	
Amount	\$43.41	Merchant Category	5812 - Eating Places, Restaurants	
Receipt Date & Time	03 OCT 2025 09:22:21	Authorised	Mrs A B Hermans 30 SEP 2025 at 09:22am	
Source	VISA			

3/10/2025	VFI*TALO EVENTS OY TAMPERE Includes Currency Conversion Fee of \$2.72 AUD [Eff Date: 01 Oct 2025]	\$93.23		\$6,794.20
-----------	--	----------------	--	-------------------

Transaction	Visa Debit	Reference	672067098997	
Processed	03 OCT 2025	Card Number	456474*****3890	
Effective	01 OCT 2025	Foreign Amount	50.70FI	
Narrative	VFI*TALO EVENTS OY TAMPERE	Currency Conversion Fee	\$2.72	
	Includes Currency Conversion Fee of \$2.72 AUD	Acquirer	8522	
Amount	\$93.23	Merchant Category	7922 - Theatrical Ticket Agencies	
Receipt Date & Time	03 OCT 2025 08:49:35	Authorised	Mrs A B Hermans 01 OCT 2025 at 08:49am	
Source	VISA			

3/10/2025	KIRPPUTORI BUENO TAMPERE Includes Currency Conversion Fee of \$1.15 AUD [Eff Date: 01 Oct 2025]	\$39.35		\$6,887.43
-----------	--	----------------	--	-------------------

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	672017305158	
Processed	03 OCT 2025	Card Number	456474*****3890	
Effective	01 OCT 2025	Foreign Amount	21.40FI	
Narrative	KIRPPUTORI BUENO TAMPERE	Currency Conversion Fee	\$1.15	
	Includes Currency Conversion Fee of \$1.15 AUD	Acquirer	8522	
Amount	\$39.35	Merchant Category	5931 - Used Merchandise and Second hand Stores	
Receipt Date & Time	03 OCT 2025 08:49:33	Authorised	Mrs A B Hermans 01 OCT 2025 at 08:49am	
Source	VISA			
3/10/2025	TFR to 218600S1 MOB To-A K B Hermans Ref-Mum-owed Annie \$200 Annie owed \$ from Mum [Eff Date: 02 Oct 2025]	\$200.00		\$6,926.78
2/10/2025	FERNWOOD FITNESS From: FERNWOOD WOMENS Ref: 031600068262020004	\$105.98		\$7,126.78
2/10/2025	TFR TO 43732S1.2 IBANK RegPmt Ref-work expenses	\$20.00		\$7,232.76
2/10/2025	Moro Sky Bar Tornii TRE Tampere Includes Currency Conversion Fee of \$0.97 AUD [Eff Date: 30 Sep 2025]	\$33.25		\$7,252.76
Transaction	Visa Debit	Reference	308515104503	
Processed	02 OCT 2025	Card Number	456474*****3890	
Effective	30 SEP 2025	Foreign Amount	18.00FI	
Narrative	Moro Sky Bar Tornii TRE Tampere	Currency Conversion Fee	\$0.97	
	Includes Currency Conversion Fee of \$0.97 AUD	Acquirer	8522	
Amount	\$33.25	Merchant Category	5813 - Drinking Places	
Receipt Date & Time	02 OCT 2025 09:09:47	Authorised	Mrs A B Hermans 30 SEP 2025 at 09:09am	
Source	VISA			

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
2/10/2025	NETFLIX.COM Melbourne [Eff Date: 01 Oct 2025]	\$18.99		\$7,286.01
2/10/2025	PARL OF VIC From: PARL OF VIC Ref: FORT 156940		\$6,780.65	\$7,305.00
1/10/2025	TAITO HELSKY HELSINKI [Eff Date: 29 Sep 2025]	\$427.25		\$524.35

Transaction	Visa Debit	Reference	631247188378
Processed	01 OCT 2025	Card Number	456474*****3890
Effective	29 SEP 2025	Foreign Amount	427.25FI
Narrative	TAITO HELSKY HELSINKI	Currency Conversion Fee	\$0.00
Amount	\$427.25	Acquirer	8522
Receipt Date & Time	01 OCT 2025 05:38:45	Merchant Category	8099 - Medical Services
Source	VISA	Authorised	Mrs A B Hermans 29 SEP 2025 at 05:38am

1/10/2025	Passinpaa Hameenlinna Includes Currency Conversion Fee of \$2.69 AUD [Eff Date: 29 Sep 2025]	\$92.43		\$951.60
-----------	---	---------	--	----------

Transaction	Visa Debit	Reference	627164558771
Processed	01 OCT 2025	Card Number	456474*****3890
Effective	29 SEP 2025	Foreign Amount	50.00FI
Narrative	Passinpaa Hameenlinna Includes Currency Conversion Fee of \$2.69 AUD	Currency Conversion Fee	\$2.69
Amount	\$92.43	Acquirer	8522
Receipt Date & Time	01 OCT 2025 05:36:01	Merchant Category	5621 - Women's Ready-To-Wear Stores
Source	VISA	Authorised	Mrs A B Hermans 29 SEP 2025 at 05:36am

1/10/2025	ATM 40553 KASARMIKATU 19 HELSINKI [Eff Date: 29 Sep 2025]	\$178.31		\$1,044.03
-----------	---	----------	--	------------

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Cash Advance	Reference	626164006007	
Processed	01 OCT 2025	Card Number	456474*****3890	
Effective	29 SEP 2025	Foreign Amount	178.31FI	
Narrative	ATM 40553 KASARMIKATU 19 HELSINKI	Currency Conversion Fee	\$0.00	
Amount	\$178.31	Acquirer	8522	
Receipt Date & Time	01 OCT 2025 05:35:22	Merchant Category	6011 - Automated Cash Disburse	
Source	VISA	Authorised	Mrs A B Hermans 29 SEP 2025 at 05:35am	



Transactions / Account Details



EVERYDAY - S1
236043732

Available **\$197.67**
Current \$692.18
Balance ▼

Transactions

Account Details

🔍 Quick Search
🔍 Advanced Search
⬇️ Download

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
1/10/2025	SUMUP *PIRKKO KAHRAMA HELSINKI Includes Currency Conversion Fee of \$2.42 AUD [Eff Date: 29 Sep 2025]	\$83.19		\$1,222.34
Transaction	Visa Debit	Reference	608364484711	
Processed	01 OCT 2025	Card Number	456474*****3890	
Effective	29 SEP 2025	Foreign Amount	45.00FI	
Narrative	SUMUP *PIRKKO KAHRAMA HELSINKI	Currency Conversion Fee	\$2.42	
	Includes Currency Conversion Fee of \$2.42 AUD	Acquirer	8522	
Amount	\$83.19	Merchant Category	5399 - Miscellaneous General Merchandise	
Receipt Date & Time	01 OCT 2025 05:23:25	Authorised	Mrs A B Hermans 29 SEP 2025 at 05:23am	
Source	VISA			
1/10/2025	HotelHaven Helsinki Includes Currency Conversion Fee of \$14.03 AUD [Eff Date: 29 Sep 2025]	\$481.57		\$1,305.53

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	600664499209	
Processed	01 OCT 2025	Card Number	456474*****3890	
Effective	29 SEP 2025	Foreign Amount	260.50FI	
Narrative	HotelHaven Helsinki	Currency Conversion Fee	\$14.03	
	Includes Currency Conversion Fee of \$14.03 AUD	Acquirer	8522	
Amount	\$481.57	Merchant Category	7011 - Hotels, Motels and Resorts	
Receipt Date & Time	01 OCT 2025 05:18:16	Authorised	Mrs A B Hermans 29 SEP 2025 at 05:18am	
Source	VISA			
1/10/2025	TFR from 43732599.1 MOB Ref-Food		\$500.00	\$1,787.10
30/09/2025	BRUNBERG MYMAL PORVOO [Eff Date: 28 Sep 2025]	\$12.26		\$1,287.10
Transaction	Visa Debit	Reference	193971028215	
Processed	30 SEP 2025	Card Number	456474*****3890	
Effective	28 SEP 2025	Foreign Amount	12.26FI	
Narrative	BRUNBERG MYMAL PORVOO	Currency Conversion Fee	\$0.00	
Amount	\$12.26	Acquirer	8522	
Receipt Date & Time	30 SEP 2025 05:52:11	Merchant Category	5441 - Candy, Nut and Confectionery Stores	
Source	VISA	Authorised	Mrs A B Hermans 28 SEP 2025 at 05:52am	
30/09/2025	Compass Group Finland Oy Helsinki Includes Currency Conversion Fee of \$0.23 AUD [Eff Date: 28 Sep 2025]	\$7.77		\$1,299.36

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	190721492677	
Processed	30 SEP 2025	Card Number	456474*****3890	
Effective	28 SEP 2025	Foreign Amount	4.20FI	
Narrative	Compass Group Finland Oy Helsinki	Currency Conversion Fee	\$0.23	
	Includes Currency Conversion Fee of \$0.23 AUD	Acquirer	8522	
Amount	\$7.77	Merchant Category	5812 - Eating Places, Restaurants	
Receipt Date & Time	30 SEP 2025 05:50:01	Authorised	Mrs A B Hermans 28 SEP 2025 at 05:50am	
Source	VISA			

30/09/2025	OLIVIA KLUUVI HELSINKI Includes Currency Conversion Fee of \$1.02 AUD [Eff Date: 28 Sep 2025]	\$35.12		\$1,307.13
------------	---	----------------	--	-------------------

Transaction	Visa Debit	Reference	181521573229	
Processed	30 SEP 2025	Card Number	456474*****3890	
Effective	28 SEP 2025	Foreign Amount	19.00FI	
Narrative	OLIVIA KLUUVI HELSINKI	Currency Conversion Fee	\$1.02	
	Includes Currency Conversion Fee of \$1.02 AUD	Acquirer	8522	
Amount	\$35.12	Merchant Category	5812 - Eating Places, Restaurants	
Receipt Date & Time	30 SEP 2025 05:43:51	Authorised	Mrs A B Hermans 28 SEP 2025 at 05:43am	
Source	VISA			

30/09/2025	Ateljee Bar Tornii HKI Helsinki Includes Currency Conversion Fee of \$0.50 AUD [Eff Date: 28 Sep 2025]	\$17.01		\$1,342.25
------------	--	----------------	--	-------------------

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	163621289908	
Processed	30 SEP 2025	Card Number	456474*****3890	
Effective	28 SEP 2025	Foreign Amount	9.20FI	
Narrative	Ateljee Bar Tornni HKI Helsinki	Currency Conversion Fee	\$0.50	
	Includes Currency Conversion Fee of \$0.50 AUD	Acquirer	8522	
Amount	\$17.01	Merchant Category	5813 - Drinking Places	
Receipt Date & Time	30 SEP 2025 05:31:51	Authorised	Mrs A B Hermans 28 SEP 2025 at 05:31am	
Source	VISA			
30/09/2025	VFI*KUURETKI HELSINKI Includes Currency Conversion Fee of \$4.04 AUD [Eff Date: 28 Sep 2025]	\$138.65		\$1,359.26
Transaction	Visa Debit	Reference	128771883423	
Processed	30 SEP 2025	Card Number	456474*****3890	
Effective	28 SEP 2025	Foreign Amount	75.00FI	
Narrative	VFI*KUURETKI HELSINKI	Currency Conversion Fee	\$4.04	
	Includes Currency Conversion Fee of \$4.04 AUD	Acquirer	8522	
Amount	\$138.65	Merchant Category	5631 - Women's Accessory and Specialty Shops	
Receipt Date & Time	30 SEP 2025 05:08:29	Authorised	Mrs A B Hermans 28 SEP 2025 at 05:08am	
Source	VISA			
29/09/2025	TFR from 43732599.1 MOB Ref-Europe		\$1,000.00	\$1,497.91
29/09/2025	Salutorget - 1186 HELSINKI Includes Currency Conversion Fee of \$0.86 AUD [Eff Date: 27 Sep 2025]	\$29.58		\$497.91

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	004110859544	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	27 SEP 2025	Foreign Amount	16.00FI	
Narrative	Salutorget - 1186 HELSINKI	Currency Conversion Fee	\$0.86	
	Includes Currency Conversion Fee of \$0.86 AUD	Acquirer	8522	
Amount	\$29.58	Merchant Category	5812 - Eating Places, Restaurants	
Receipt Date & Time	29 SEP 2025 06:43:20	Authorised	Mrs A B Hermans 27 SEP 2025 at 06:43am	
Source	VISA			
29/09/2025	Stromma mobile sale FI Helsinki Includes Currency Conversion Fee of \$1.45 AUD [Eff Date: 27 Sep 2025]	\$49.91		\$527.49
Transaction	Visa Debit	Reference	980409741904	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	27 SEP 2025	Foreign Amount	27.00FI	
Narrative	Stromma mobile sale FI Helsinki	Currency Conversion Fee	\$1.45	
	Includes Currency Conversion Fee of \$1.45 AUD	Acquirer	8522	
Amount	\$49.91	Merchant Category	4722 - Travel Agencies, Tour Operators	
Receipt Date & Time	29 SEP 2025 06:26:39	Authorised	Mrs A B Hermans 27 SEP 2025 at 06:26am	
Source	VISA			
29/09/2025	QANTAS AIRWA0814414630320MASCOT [Eff Date: 27 Sep 2025]	\$500.00		\$577.40

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Source	VISA	
Processed	29 SEP 2025	Reference	951312094577	
Effective	27 SEP 2025	Card Number	456474*****3890	
Narrative	QANTAS AIRWA0814414630320MASCOT	Acquirer	8522	
Amount	\$500.00	Merchant Category	3000-3299 - Not on file	
Receipt Date & Time	29 SEP 2025 06:07:09	Authorised	Mrs A B Hermans 27 SEP 2025 at 06:07am	
29/09/2025	QANTAS AIRWA0812376807247MASCOT [Eff Date: 27 Sep 2025]	\$228.95		\$1,077.40
Transaction	Visa Debit	Source	VISA	
Processed	29 SEP 2025	Reference	951262093376	
Effective	27 SEP 2025	Card Number	456474*****3890	
Narrative	QANTAS AIRWA0812376807247MASCOT	Acquirer	8522	
Amount	\$228.95	Merchant Category	3000-3299 - Not on file	
Receipt Date & Time	29 SEP 2025 06:07:07	Authorised	Mrs A B Hermans 27 SEP 2025 at 06:07am	
29/09/2025	SOUP&MORE OY AB HELSINKI Includes Currency Conversion Fee of \$0.75 AUD [Eff Date: 27 Sep 2025]	\$25.88		\$1,306.35
Transaction	Visa Debit	Reference	951009598970	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	27 SEP 2025	Foreign Amount	14.00FI	
Narrative	SOUP&MORE OY AB HELSINKI Includes Currency Conversion Fee of \$0.75 AUD	Currency Conversion Fee	\$0.75	
Amount	\$25.88	Acquirer	8522	
Receipt Date & Time	29 SEP 2025 06:06:57	Merchant Category	5812 - Eating Places, Restaurants	
Source	VISA	Authorised	Mrs A B Hermans 27 SEP 2025 at 06:06am	

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/09/2025	FIXU TAXI HELSINKI Includes Currency Conversion Fee of \$2.03 AUD [Eff Date: 28 Sep 2025]	\$69.53		\$1,332.23
Transaction	Visa Debit	Reference	782768363269	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	28 SEP 2025	Foreign Amount	37.80FI	
Narrative	FIXU TAXI HELSINKI	Currency Conversion Fee	\$2.03	
	Includes Currency Conversion Fee of \$2.03 AUD	Acquirer	8522	
Amount	\$69.53	Merchant Category	4121 - Taxicabs/Limousines	
Receipt Date & Time	28 Sep 2025 07:34:32	Authorised	Mrs A B Hermans 28 SEP 2025 at 07:34am	
Source	VISA			
29/09/2025	LHR T3 WDF MAIN TERMINAL 3 [Eff Date: 28 Sep 2025]	\$292.11		\$1,401.76
Transaction	Visa Debit	Reference	782168202326	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	28 SEP 2025	Foreign Amount	292.11GB	
Narrative	LHR T3 WDF MAIN TERMINAL 3	Currency Conversion Fee	\$0.00	
Amount	\$292.11	Acquirer	8522	
Receipt Date & Time	28 Sep 2025 07:34:08	Merchant Category	5309 - Duty Free Stores	
Source	VISA	Authorised	Mrs A B Hermans 28 SEP 2025 at 07:34am	
29/09/2025	HARRODS HEATHROW T3 AUD [Eff Date: 28 Sep 2025]	\$168.89		\$1,693.87

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	772018600066	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	28 SEP 2025	Foreign Amount	168.89GB	
Narrative	HARRODS HEATHROW T3 AUD	Currency Conversion Fee	\$0.00	
Amount	\$168.89	Acquirer	8522	
Receipt Date & Time	28 Sep 2025 07:27:20	Merchant Category	5311 - Department Stores	
Source	VISA	Authorised	Mrs A B Hermans 28 SEP 2025 at 07:27am	

29/09/2025	HOLIDAY INN EXPRESS FRONTHOUNSLOW [Eff Date: 25 Sep 2025]	\$268.47		\$1,862.76
------------	---	-----------------	--	-------------------

Transaction	Visa Debit	Reference	743118931905	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	25 SEP 2025	Foreign Amount	268.47GB	
Narrative	HOLIDAY INN EXPRESS FRONTHOUNSLOW	Currency Conversion Fee	\$0.00	
Amount	\$268.47	Acquirer	8522	
Receipt Date & Time	28 Sep 2025 07:07:58	Merchant Category	7011 - Hotels, Motels and Resorts	
Source	VISA	Authorised	Mrs A B Hermans 25 SEP 2025 at 07:07am	

29/09/2025	TFL TRAVEL CH TFL.GOV.UK/CP Includes Currency Conversion Fee of \$1.00 AUD [Eff Date: 25 Sep 2025]	\$34.36		\$2,131.23
------------	--	----------------	--	-------------------

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	733818812828	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	25 SEP 2025	Foreign Amount	16.30GB	
Narrative	TFL TRAVEL CH TFL.GOV.UK/CP	Currency Conversion Fee	\$1.00	
	Includes Currency Conversion Fee of \$1.00 AUD	Acquirer	8522	
Amount	\$34.36	Merchant Category	4111 - Commuter Transport, Ferries	
Receipt Date & Time	28 Sep 2025 07:01:43	Authorised	Mrs A B Hermans 25 SEP 2025 at 07:01am	
Source	VISA			
29/09/2025	SQ *ANTHONY HALPIN LIMITELondon Includes Currency Conversion Fee of \$0.61 AUD [Eff Date: 25 Sep 2025]	\$21.08		\$2,165.59
Transaction	Visa Debit	Reference	447521942143	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	25 SEP 2025	Foreign Amount	10.00GB	
Narrative	SQ *ANTHONY HALPIN LIMITELondon	Currency Conversion Fee	\$0.61	
	Includes Currency Conversion Fee of \$0.61 AUD	Acquirer	8522	
Amount	\$21.08	Merchant Category	5399 - Miscellaneous General Merchandise	
Receipt Date & Time	27 Sep 2025 08:15:43	Authorised	Mrs A B Hermans 25 SEP 2025 at 08:15am	
Source	VISA			
29/09/2025	WDFG JERSEY LIMITED ST PETER Includes Currency Conversion Fee of \$5.06 AUD [Eff Date: 25 Sep 2025]	\$173.84		\$2,186.67

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	440471504512	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	25 SEP 2025	Foreign Amount	82.20GB	
Narrative	WDFG JERSEY LIMITED ST PETER	Currency Conversion Fee	\$5.06	
	Includes Currency Conversion Fee of \$5.06 AUD	Acquirer	8522	
Amount	\$173.84	Merchant Category	5309 - Duty Free Stores	
Receipt Date & Time	27 Sep 2025 08:11:01	Authorised	Mrs A B Hermans 25 SEP 2025 at 08:11am	
Source	VISA			
29/09/2025	SP SHOP.PARLIAMENT.UK LONDON Includes Currency Conversion Fee of \$2.70 AUD [Eff Date: 25 Sep 2025]	\$92.63		\$2,360.51
Transaction	Visa Debit	Reference	419071490331	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	25 SEP 2025	Foreign Amount	43.80GB	
Narrative	SP SHOP.PARLIAMENT.UK LONDON	Currency Conversion Fee	\$2.70	
	Includes Currency Conversion Fee of \$2.70 AUD	Acquirer	8522	
Amount	\$92.63	Merchant Category	5734 - Computer Software Stores	
Receipt Date & Time	27 Sep 2025 07:56:39	Authorised	Mrs A B Hermans 25 SEP 2025 at 07:56am	
Source	VISA			
29/09/2025	HOLIDAY IINN EXPRESS EXPRHOUNSLOW [Eff Date: 25 Sep 2025]	\$19.14		\$2,453.14

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	412821237900	
Processed	29 SEP 2025	Card Number	456474*****3890	
Effective	25 SEP 2025	Foreign Amount	19.14GB	
Narrative	HOLIDAY IINN EXPRESS EXPRHOUNSLOW	Currency Conversion Fee	\$0.00	
Amount	\$19.14	Acquirer	8522	
Receipt Date & Time	27 Sep 2025 07:52:28	Merchant Category	7011 - Hotels, Motels and Resorts	
Source	VISA	Authorised	Mrs A B Hermans 25 SEP 2025 at 07:52am	
29/09/2025	TFR from 43732S99.1 MOB Ref-Flights to Helsinki [Eff Date: 26 Sep 2025]		\$1,000.00	\$2,472.28
26/09/2025	MERCHANT PERTH AIRPORT [Eff Date: 23 Sep 2025]	\$29.40		\$1,472.28
Transaction	Visa Debit	Source	VISA	
Processed	26 SEP 2025	Reference	144579627043	
Effective	23 SEP 2025	Card Number	456474*****3890	
Narrative	MERCHANT PERTH AIRPORT	Acquirer	8522	
Amount	\$29.40	Merchant Category	5309 - Duty Free Stores	
Receipt Date & Time	26 SEP 2025 09:15:15	Authorised	Mrs A B Hermans 23 SEP 2025 at 09:15am	
26/09/2025	MONT ORGUEIL CASTLE JERSEY Includes Currency Conversion Fee of \$1.65 AUD [Eff Date: 24 Sep 2025]	\$56.77		\$1,501.68

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	130226473879	
Processed	26 SEP 2025	Card Number	456474*****3890	
Effective	24 SEP 2025	Foreign Amount	26.85GB	
Narrative	MONT ORGUEIL CASTLE JERSEY	Currency Conversion Fee	\$1.65	
	Includes Currency Conversion Fee of \$1.65 AUD	Acquirer	8522	
Amount	\$56.77	Merchant Category	7991 - Tourist Attractions and Exhibits	
Receipt Date & Time	26 SEP 2025 09:05:37	Authorised	Mrs A B Hermans 24 SEP 2025 at 09:05am	
Source	VISA			

26/09/2025	MONT ORGUEIL CASTLE JERSEY Includes Currency Conversion Fee of \$1.17 AUD [Eff Date: 24 Sep 2025]	\$40.07		\$1,558.45
------------	---	----------------	--	-------------------

Transaction	Visa Debit	Reference	130176458146	
Processed	26 SEP 2025	Card Number	456474*****3890	
Effective	24 SEP 2025	Foreign Amount	18.95GB	
Narrative	MONT ORGUEIL CASTLE JERSEY	Currency Conversion Fee	\$1.17	
	Includes Currency Conversion Fee of \$1.17 AUD	Acquirer	8522	
Amount	\$40.07	Merchant Category	7991 - Tourist Attractions and Exhibits	
Receipt Date & Time	26 SEP 2025 09:05:35	Authorised	Mrs A B Hermans 24 SEP 2025 at 09:05am	
Source	VISA			

26/09/2025	SANDS CAFE ST PETER Includes Currency Conversion Fee of \$1.13 AUD [Eff Date: 24 Sep 2025]	\$38.90		\$1,598.52
------------	--	----------------	--	-------------------

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Reference	118976607835	
Processed	26 SEP 2025	Card Number	456474*****3890	
Effective	24 SEP 2025	Foreign Amount	18.40GB	
Narrative	SANDS CAFE ST PETER	Currency Conversion Fee	\$1.13	
	Includes Currency Conversion Fee of \$1.13 AUD	Acquirer	8522	
Amount	\$38.90	Merchant Category	5812 - Eating Places, Restaurants	
Receipt Date & Time	26 SEP 2025 08:58:04	Authorised	Mrs A B Hermans 24 SEP 2025 at 08:58am	
Source	VISA			
26/09/2025	TFR from 43732S99.1 MOB Ref-Hotels [Eff Date: 25 Sep 2025]		\$1,000.00	\$1,637.42
25/09/2025	TFR TO 43732S1.2 IBANK RegPmt Ref-work expenses	\$20.00		\$637.42
24/09/2025	TFR from 43732S99.1 MOB Ref-Cashout for trip		\$300.00	\$657.42
24/09/2025	TFR from 43732S99.1 MOB Ref-Pay foods etc at London Airport		\$200.00	\$357.42
24/09/2025	BULA GROUP PTY LTD CRANBOURNE [Eff Date: 22 Sep 2025]	\$16.70		\$157.42
Transaction	Visa Debit	Source	VISA	
Processed	24 SEP 2025	Reference	247930884626	
Effective	22 SEP 2025	Card Number	456474*****3890	
Narrative	BULA GROUP PTY LTD CRANBOURNE	Acquirer	8522	
Amount	\$16.70	Merchant Category	5814 - Fast Food Restaurants	
Receipt Date & Time	24 SEP 2025 07:06:34	Authorised	Mrs A B Hermans 22 SEP 2025 at 07:06am	
24/09/2025	KATHMANDU PTY LTD NARRE WARREN [Eff Date: 22 Sep 2025]	\$560.47		\$174.12

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Source	VISA	
Processed	24 SEP 2025	Reference	247880680517	
Effective	22 SEP 2025	Card Number	456474*****3890	
Narrative	KATHMANDU PTY LTD NARRE WARREN	Acquirer	8522	
Amount	\$560.47	Merchant Category	5655 - Sports and Riding Apparel Stores	
Receipt Date & Time	24 SEP 2025 07:06:32	Authorised	Mrs A B Hermans 22 SEP 2025 at 07:06am	
24/09/2025	KATHMANDU PTY LTD NARRE WARREN [Eff Date: 22 Sep 2025]	\$69.98		\$734.59
Transaction	Visa Debit	Source	VISA	
Processed	24 SEP 2025	Reference	247830680304	
Effective	22 SEP 2025	Card Number	456474*****3890	
Narrative	KATHMANDU PTY LTD NARRE WARREN	Acquirer	8522	
Amount	\$69.98	Merchant Category	5655 - Sports and Riding Apparel Stores	
Receipt Date & Time	24 SEP 2025 07:06:30	Authorised	Mrs A B Hermans 22 SEP 2025 at 07:06am	
24/09/2025	H&N AUSTRALIA MANAGEME FOUNTAIN GATE [Eff Date: 22 Sep 2025]	\$4.53		\$804.57
Transaction	Visa Debit	Source	VISA	
Processed	24 SEP 2025	Reference	247780453766	
Effective	22 SEP 2025	Card Number	456474*****3890	
Narrative	H&N AUSTRALIA MANAGEME FOUNTAIN GATE	Acquirer	8522	
Amount	\$4.53	Merchant Category	5814 - Fast Food Restaurants	
Receipt Date & Time	24 SEP 2025 07:06:28	Authorised	Mrs A B Hermans 22 SEP 2025 at 07:06am	
24/09/2025	MASTERS OF BEAUTY LOUN NARRE WARREN [Eff Date: 22 Sep 2025]	\$55.00		\$809.10

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
Transaction	Visa Debit	Source	VISA	
Processed	24 SEP 2025	Reference	247730226708	
Effective	22 SEP 2025	Card Number	456474*****3890	
Narrative	MASTERS OF BEAUTY LOUN NARRE WARREN	Acquirer	8522	
Amount	\$55.00	Merchant Category	7230 - Barber and Beauty Shops	
Receipt Date & Time	24 SEP 2025 07:06:26	Authorised	Mrs A B Hermans 22 SEP 2025 at 07:06am	
23/09/2025	POS W/D Perth T3 Depa-16:24	\$22.50		\$864.10
Transaction	Eftpos	Source	POS	
Processed	23 SEP 2025	Reference	835644	
Effective	23 SEP 2025	Card Number	456474*****3890	
Narrative	POS W/D Perth T3 Depa-16:24	Acquirer	628170	
Amount	\$22.50	Merchant Category	5309 - Duty Free Stores	
Receipt Date & Time	23 SEP 2025 18:24:08	Authorised	Mrs A B Hermans 23 SEP 2025 at 06:24pm	
23/09/2025	DEP Perth-16:20		\$44.99	\$886.60
Transaction	Atm/Pos Deposit	Source	ATM	
Processed	23 SEP 2025	Reference	804881	
Effective	23 SEP 2025	Card Number	456474*****3890	
Narrative	DEP Perth-16:20	Acquirer	628170	
Amount	\$44.99	Merchant Category	5309 - Duty Free Stores	
Receipt Date & Time	23 SEP 2025 18:20:35	Authorised	Mrs A B Hermans 23 SEP 2025 at 06:20pm	
23/09/2025	TFR from 43732S2 MOB Ref-Shopping at airport		\$100.00	\$841.61
23/09/2025	POS W/D Perth T3 Depa-16:18	\$62.97		\$741.61
23/09/2025	POS W/D SKX SPENCER \-11:04	\$24.99		\$804.58

DATE ↓	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/09/2025	TFR from 43732S1.2 MOB Ref-Shoes etc		\$100.00	\$829.57
23/09/2025	SKX SPENCER \D-11:02 14 POS REJ Insufficient Funds 14			
23/09/2025	Mister Minit Fountain G NARRE WARREN [Eff Date: 22 Sep 2025]	\$66.53		\$729.57
23/09/2025	SUSHI HUB FOUNTAIN G NARRE WARREN [Eff Date: 21 Sep 2025]	\$7.30		\$796.10
23/09/2025	MYER FOUNTAIN GATE NARRE WARREN [Eff Date: 21 Sep 2025]	\$5.95		\$803.40
23/09/2025	MYER FOUNTAIN GATE NARRE WARREN [Eff Date: 21 Sep 2025]	\$115.66		\$809.35
23/09/2025	POS W/D WOOLWORTHS 39-19:50 [Eff Date: 22 Sep 2025]	\$143.50		\$925.01
23/09/2025	TFR from 43732S1.2 MOB Ref-Hair appointment [Eff Date: 22 Sep 2025]		\$150.00	\$1,068.51




Your Booking Reference
F7WSSD

Important Information

- This is your E-Ticket Itinerary & Receipt. You must bring it with you to the airport for check-in, and it is recommended you retain a copy for your records.
- Each passenger travelling needs a printed copy of this document for immigration, customs, airport security checks and duty free purchases.
- Please familiarise yourself with the key Conditions of Carriage, Dangerous Goods guide and other information attached.
- All passengers need a valid passport for international travel. Make sure you check your passport expiry date and ensure it meets the validity requirements for the destination you're planning to travel to.

Passenger Ticket Information

Passenger Name	Frequent Flyer No.	Ticket No.	Issued	Ticket Total
Mrs Ann Marie Hermans	QF 1933464057 Qantas Club Bronze	081-2376807247	26 Sep 25	4,216.80
Ticket Total for all passengers*				4,216.80 AUD

Your Itinerary

Date	Flight Number	Departing	Arriving	Status	Flight Information
23 Sep 25	QF 775	Melbourne (Tullamarine) 1:25PM Terminal 1	Perth 3:35PM 23 Sep 25 Terminal 4	Economy Confirmed Flown	Est journey Time: 04:10 Non-Stop Aircraft Type: Airbus A330
23 Sep 25	QF 9	Perth 6:35PM Terminal 4	London Heathrow 5:05AM 24 Sep 25 Terminal 3	Economy Confirmed Flown	Est journey Time: 17:30 Non-Stop Aircraft Type: Boeing 787-9
26 Sep 25	QF 3801 operated by Finnair	London Heathrow 9:30AM Terminal 3	Helsinki 2:20PM 26 Sep 25	Economy Confirmed	Est journey Time: 02:50 Non-Stop Aircraft Type: Airbus A321 (Sharklets)
26 Sep 25	QF 3809 operated by Finnair	London Heathrow 1:00PM Terminal 3	Helsinki 5:50PM 26 Sep 25	Economy Economy Saver Confirmed	Est journey Time: 02:50 Non-Stop Aircraft Type: Airbus A321 (Sharklets)
05 Oct 25	QF 3810 operated by Finnair	Helsinki 4:00PM	London Heathrow 5:05PM 05 Oct 25 Terminal 3	Economy Economy Saver Confirmed	Est journey Time: 03:05 Non-Stop Aircraft Type: Airbus A350-900
05 Oct 25	QF 2	London Heathrow 8:50PM Terminal 3	Singapore Changi 5:25PM 06 Oct 25 Terminal 1	Economy Economy Saver Confirmed	Est journey Time: 13:35 Non-Stop Aircraft Type: Airbus A380
08 Oct 25	QF 36	Singapore Changi 8:15PM Terminal 1	Melbourne (Tullamarine) 6:35AM 09 Oct 25 Terminal 2	Economy Economy Flex Confirmed	Est journey Time: 07:20 Non-Stop Aircraft Type: Airbus A330

Additional Payment Details

Date	Payment Type	Reference	Amount*
26 Sep 25	Visa	xxxx-xxxx-xxxx-3890	228.95 AUD
26 Sep 25	Visa	xxxx-xxxx-xxxx-3890	500.00 AUD

*This may appear as multiple transactions on your credit card statement

Your Receipt Details

Additional Details	Amount*
Additional Ticket Charges	228.95
Change Fee	500.00
Total Amount Payable	728.95 AUD

*Taxes/Fees/Carrier Charges may include non-refundable amounts

*Includes Aviation Levy 9.60 , Passenger Service Charge 55.70 .These amounts are per person (excluding infants).

Tax Information

GST does not apply to international travel.

Issued by



Flying With Us

**Before Check-in**

- Ensure that each passenger carries a printed copy of this document when travelling.
- Have necessary visas and the minimum passport validity required for the countries you are visiting.
- Label your bags inside and out with your name, address and contact number at your destination.
- Flying With Us

**Getting Away On Time**

- Ensure you are at the airport with enough time to complete necessary check-in, security screening and, for international flights, customs and immigration.
- Familiarise yourself with the check-in and boarding times. Information for Qantas and QantasLink flights is in the Travel Information section attached.
- Track real time [flight information](#) for Qantas, QantasLink and codeshare flights.

**Check-in**

- Check-in at Qantas counters at the airport. Find out more at qantas.com/checkin

Fare Restrictions - Refer to the applicable fare rules as special conditions may apply

Additional Fees: Fees may apply to some booking changes, ticket reissues and consultant-assisted services. Details are available in [Schedule of Fees](#).



Flight departing	Latest check-in and bag drop time, before your scheduled flight departure
Domestic (QF400 and above)	30 minutes
Domestic Qantas codeshare services operated by Jetstar (QF5000-QF5999)	40 minutes
Domestic connecting to international travel (QF400 and above); e.g. Canberra to Sydney to Los Angeles	45 minutes
Domestic travel where your flight departs from an Australian international terminal (QF1-QF399)	60 minutes
Group check-in for domestic flights (QF400 and above) or for domestic travel where your flight departs from an Australian international terminal (QF1-QF399)	60 minutes
Group check-in for domestic flights for domestic travel where your flight departs from an Australian international terminal	60 minutes
International Qantas operated services at all international airports (QF1-QF399)	60 minutes
International Qantas codeshare services operated by Jetstar at all Australian international airports	60 minutes
Travel oneworld® partners, codeshare partners or other designated international partners	Contact the operating carrier for their recommended check-in times
Jetstar Services^	
International Jetstar (JQ)	Check in opens 3 hours before departure Closes 60 minutes before departure
Domestic Jetstar (JQ)	Check in opens 2 hours before departure Closes 40 minutes before departure

Carry On Baggage Allowances (except infants-) - Qantas, QantasLink (QF) and Jetstar (JQ,3K) only^		
Route	Piece Allowance and Dimensions*	Weight Allowance
Qantas and QantasLink Australian Domestic flights (excludes Dash 8 services)	All classes: 2 x 105cm (41in) bags or 1 x 105cm (41in) bag plus 1 x 185cm (73in) non rigid garment bag or 1 x 115cm (45in) bag	Up to 10kg (22lb) for one piece, max 14kg (30lb) total
Dash 8 services	1 x 105cm (41in) bag	7kg (15lb) per piece
Qantas International (country specific exceptions may apply)	First/Business/Premium Economy: 2 x 115cm (45in) bags or 1 x 115cm (45in) bag plus 1 x 185cm (73in) non rigid garment bag	Up to 10kg (22lb) for one piece, max 14kg (30lb) total
	Economy: 1 x 115cm (45in) bag or 1 x 185cm (73in) non rigid garment bag	7kg (15lb) per piece
Qantas codeshare flight operated by Jetstar	56cm (width), 36cm (height), 23cm (depth) cabin baggage 11cm (height), 60cm (width) and 114cm (length) garment bag	7kg (15lb) total across 2 items
Jetstar fares where the flight number starts with "QF"	56cm (width), 36cm (height), 23cm (depth) cabin baggage 11cm (height), 60cm (width) and 114cm (length) garment bag	7kg (15lb) total across 2 items
Jetstar fares where the flight number starts with "JQ"	56cm (width), 36cm (height), 23cm (depth) cabin baggage 11cm (height), 60cm (width) and 114cm (length) garment bag	7kg (15lb) total across 2 items
Jetstar Business	56cm (width), 36cm (height), 23cm (depth) cabin baggage 11cm (height), 60cm (width) and 114cm (length) garment bag	14kg (30lb) total across 2 items (max of 10kg (22lb) per single item)

~ Visit qantas.com or jetstar.com for information about baggage for infants

^ For other airlines, check with the applicable airline

* Total dimensions are measured by adding together the width, height and depth of the bag

Qantas Domestic Checked Baggage Allowance		
Cabin	Customers	Allowance
ECONOMY excludes QantasLink Services to/from Lord Howe Island	Non Frequent Flyer, Bronze Qantas Club, Silver Gold Platinum/Platinum One	1 piece up to 23kg (50lb) 1 piece up to 32kg (70lb) 2 pieces up to 32kg (70lb) each 2 pieces up to 32kg (70lb) each
BUSINESS	All customers	2 pieces up to 32kg (70lb) each
INFANTS	N/A	No allowance but see note+ below.
QANTASLINK SERVICES To/from Lord Howe Island	All customers	2 pieces, with a combined total weight of up to 23kg (50lb), with each piece not exceeding: 1st piece at 14kg (30lb) and 2nd piece at 9kg (20lb). Due to weight restrictions the 2nd piece may need to travel separately, so pack accordingly.
QANTASLINK SERVICES	All customers	1 piece at 23kg (50lb)
Qantas codeshare flight operated by Jetstar	All customers	23kg (50lb) total (no piece limit)
Jetstar ECONOMY fares where the flight number starts with "QF"	All customers	1 piece up to 23kg (50lb)
Jetstar ECONOMY Starter, Max fares and Classic Flight Rewards where the flight number starts with "JQ"	All customers	23kg (50lb) total (no piece limit)

Qantas International Checked Baggage Allowance		
Cabin	Customers	Allowance
North and South America		
ECONOMY	Non Frequent Flyer, Bronze Qantas Club, Silver, Gold Platinum/Platinum One	1 piece up to 32kg (70lb) each 3 pieces up to 32kg (70lb) each 3 pieces up to 32kg (70lb) each
PREMIUM ECONOMY	Non Frequent Flyer, Bronze Qantas Club, Silver, Gold Platinum/Platinum One	2 pieces up to 32kg (70lb) each 3 pieces up to 32kg (70lb) each 3 pieces up to 32kg (70lb) each
BUSINESS	Non Frequent Flyer, Bronze Qantas Club, Silver, Gold Platinum/Platinum One	2 pieces up to 32kg (70lb) each 3 pieces up to 32kg (70lb) each 4 pieces up to 32kg (70lb) each
FIRST	Non Frequent Flyer, Bronze Qantas Club, Silver, Gold	3 pieces up to 32kg (70lb) each
	Platinum/Platinum One	4 pieces up to 32kg (70lb) each
INFANTS	N/A	1 piece up to 10kg (22lb) and see note+ below
All other International Destinations		
ECONOMY	Non Frequent Flyer, Bronze Qantas Club, Silver Gold Platinum/Platinum One	30kg (66lb) 42kg (92lb) 46kg (101lb) 50kg (110lb)
PREMIUM ECONOMY	Non Frequent Flyer, Bronze Qantas Club, Silver Gold Platinum/Platinum One	40kg (88lb) 52kg (114lb) 56kg (123lb) 60kg (132lb)
BUSINESS	Non Frequent Flyer, Bronze Qantas Club, Silver Gold Platinum/Platinum One	40kg (88lb) 52kg (114lb) 56kg (123lb) 60kg (132lb)
FIRST	Non Frequent Flyer, Bronze Qantas Club, Silver Gold Platinum/Platinum One	50kg (110lb) 62kg (136lb) 66kg (145lb) 70kg (154lb)
INFANTS	N/A	10kg (22lb) see note+ below
Qantas codeshare flight operated by Jetstar	All customers	30kg (66lb) total (no piece limit)
Jetstar ECONOMY Classic Flight Reward, Starter and	All customers	30kg (66lb) total (no piece limit)

Max fares where the flight number starts with "JQ"		
Jetstar ECONOMY fares where the flight number starts with "QF"	All customers	30kg (66lb) total
Jetstar BUSINESS	All customers	30kg (66lb) total

Note:

Partner Airlines Checked Baggage Allowance: Check your ticketed allowance at [Manage Booking](#). Different baggage allowances may apply each time you check-in baggage. If you check-in baggage for a multiple sector journey, usually the baggage allowance of the [most significant carrier](#) in your itinerary will apply. However, different rules may apply to tickets [to and from North and South America](#).

Disclaimers:

On Dash-8 services, no single piece can weigh more than 32kg and bags weighing more than 23kg per passenger are subject to space availability.

Child Checked Baggage Allowance:

For each child travelling with an adult, 1 car seat and 1 collapsible stroller or push chair, each weighing up to 32 kg, can be carried free of charge. Charges will apply for any baggage carried in addition to the checked baggage allowance and additional items. The additional allowances apply only on Qantas operated flights with a QF flight number on the ticket.

Infant Checked Baggage Allowance:

For each infant travelling with an adult, up to 3 infant items on QF or 4 infant items on JQ, each weighing up to 32kg, can be carried free of charge including:

- Collapsible stroller or push-chair;
- Collapsible cot or bassinet; and
- Car seat or baby capsule.

The additional allowances apply only on Qantas operated flights with a QF flight number on the ticket or Jetstar operated flights with a JQ flight number on the ticket.



Important Information**Dimensions:****International Flights (excluding North and South America):**

Total dimensions for each piece must not exceed 158cm (62in). Dimensions for checked baggage are calculated by adding together the width, height and depth of the piece of baggage.

International Flights to and from North & South America:

Total dimensions of the 3 pieces must not exceed 405cm (159in) and total dimensions of the 2 pieces must not exceed 270cm (106in) with no single piece exceeding 158cm (62in). Dimensions for checked baggage are calculated by adding together the width, height and depth of the piece of baggage.

Domestic Flights:

Total dimensions of each piece must not exceed 140cm (55in). Dimensions for checked baggage are calculated by adding together the width, height and depth of the piece of baggage.

+Adults travelling with an infant (under 2 years) on Qantas operated services may check-in up to three infant items free of charge. See [here](#) for more details.

Interline travel: Qantas baggage allowance may not apply. If your travel on this ticket involves more than one airline, the baggage allowance of the most significant carrier in your itinerary will apply to each journey, except in relation to travel to, from or within the USA. Under US DOT regulations, if your travel to, from or within the USA involves more than one airline, the baggage rules of one airline will apply to all of the flights in your itinerary. This is determined by the first carrier in your itinerary. For travel between Australia and the USA, usually (but not always) Qantas' baggage allowance will apply to the whole itinerary.

Member Allowances: Qantas Frequent Flyer and Qantas Club member baggage allowances apply to travel on Qantas and QantasLink operated flights with a QF flight number on your ticket, excluding flights to or from Lord Howe Island and Mount Hotham. These allowances also apply to Emirates operated flights with an EK flight number between and within Europe, the Middle East, North Africa, Asia and Australia. These benefits are not cumulative.

Definitions: Domestic travel is travel that is not combined with any international flights on the same ticket.

International travel is travel between two or more countries including any flight within those countries if it is combined with the international travel.

General: No single item of checked baggage may exceed 32kg (70lb). Carriage of baggage is subject to space availability and any applicable aircraft weight restrictions, which vary. Baggage exceeding the specified allowance may need to be accommodated on a later flight.

Visit qantas.com/baggage or the "Planning & Booking - Baggage" page of jetstar.com for important information regarding baggage restrictions. For additional and excess baggage rates visit qantas.com/additionalbaggage or jetstar.com.

Enhanced Security Screening - Powders, Liquids, aerosols and gels

Enhanced security measures apply on International flights to and from Australia; and on domestic sectors of international flights within Australia. Similar or more restrictive measures may apply for other countries. If you want to take powders, liquids, aerosols or gels through the screening point, make sure:

- each item is 100ml or less;
- all items fit comfortably in a transparent resealable 1 litre plastic bag (only 1 bag per person is allowed)

Exceptions: Prescription and non-prescription medicines and baby products that you need for the flight, but please note:

- proof of need may be required, and
- additional security checks may be performed
- All powders must be screened separately with restrictions on the carriage of inorganic powders over 350 millilitres (350 grams)

Note - Duty Free items: Duty free liquids, aerosols and gels not exceeding 100ml per item may be taken onboard in your transparent resealable 1 litre plastic bag. Government screening requirements vary between countries around the world, and duty free liquids, aerosols and gels which exceed 100ml may not always be permitted through a screening point at all airports on your journey. If your journey includes a flight with a transit stop or a transfer to an onward connecting flight, you may be required to take these items through the transit or transfer screening points where you may be required to surrender the item, and it will not be returned to you.

Qantas recommends that you visit [TravelSecure](#) for more information.

Use of insecticides

Some countries require the cabin of inbound flights to be treated with insecticide.

For additional information refer to [Department of Transportation Aircraft Disinsection Requirements](#)

Photo ID at Check-in

If you are travelling on an international flight, your passport and relevant documents will be required. For domestic flights in Australia (flights QF400 - 2999), you must be able to produce identification, such as your driver's license, Qantas booking reference, Qantas Frequent Flyer card, Qantas Club card or credit card used for the ticket purchased. For domestic flights departing from an international terminal (flights QF001-399), you may be required to produce photo identification.

Jetstar (JQ) & Jetstar Asia (3K) Flights - Onboard Inclusions/Exclusions

Food, beverages and entertainment are not included in most Jetstar fares.

Feedback and Complaints

To provide your feedback or make a complaint about our scheduled services, contact us by [e-mail](#) or in writing to Customer Care, Qantas Airways Limited, 10 Bourke Road, Mascot, NSW 2020, Australia.

In the US, you can also contact Qantas on toll-free telephone number 1-855-477-9316 or the Aviation Consumer Protection Division of the US Department of Transport on telephone 202-366-2220 (TTY 202-366-0511). You can find more information at <https://www.transportation.gov/airconsumer>.

If you need assistance, please visit our [online help](#).

Sharp objects or cutting implements

The following items if carried must be placed in your checked baggage:

- all knives, sharp objects or cutting implements of any kind and any length, whether of metal or other material (including, but not limited to paper knives, carpet knives, box cutters, letter openers, scissors of any kind, tradesman's tools, screwdrivers, and darts).
- sporting goods (including, without limitation, sporting bats, billiards/snooker/pool cues, catapults)

If these items are carried in your cabin baggage or on your person you will be required to surrender the item/s at the security screening point and it will not be returned to you.

Exception - Hypodermic Needles: Refer to [Taking medications overseas](#) or call your local Qantas office for information.

Travelling with Money

Are you planning to carry funds in or out of Australia? By law, you must now:

- If asked by a Customs or police officer, report travellers cheques, cheques, money orders or any other bearer negotiable instruments of any amount.
- Always report A\$10,000 cash or more (or foreign currency equivalent) using a form available from Customs.

Visit www.austrac.gov.au for more information.

Qantas Privacy Collection Notice

Qantas collects information about you (including health information where necessary) to provide products and services to you, facilitate your participation in our and other organisations' loyalty programs, ensure the safety and security of all passengers when travelling with us, conduct marketing activities for our and third parties' products and services and conduct market research.

We may collect your personal information from people who make or update your travel booking or otherwise interact with us on your behalf, from our related bodies corporate and Jetstar branded entities, from our service providers and from immigration, customs, border security and other regulatory authorities. Some of the information we collect is required under the Customs Act 1901 (Cth). If the information is not provided, we may not be able to provide the service requested.

For the reasons described above, we may disclose your personal information to:

- our related companies, other carriers and organisations which provide services to us (such as ground handling and other travel related services, call centre operation, market research and marketing services, and services associated with complaints or security incident investigation);
- your employer if you are travelling for work purposes on a ticket purchased by your employer*; and
- others to comply with our legal obligations, including to various law enforcement agencies, regulatory authorities and governments for security, customs and immigration purposes.

These parties may be located overseas including in the United Kingdom, the United States, Germany and any country which you travel to or through with us or our partner airlines.

Our privacy policy is available at qantas.com and it contains more information about the above and also how you can seek access to, and correction of, your personal information. It also explains how you can complain about a breach of your privacy and how we will deal with your complaint. You can contact us by writing to Qantas Customer Care at 10 Bourke Road, Mascot, NSW, 2020.

*The information disclosed to your employer may include your travel details and any information associated with your travel (including full details of: travel booked or undertaken, upgrades provided, incident reports, any refusal of carriage, denial of boarding and travel bans imposed).

Carriage on Qantas or QantasLink is subject to our full Conditions of Carriage at [qantas.com/carriage](https://www.qantas.com/carriage).

Some key conditions:

Travel or Health Documents: You are responsible for complying with any immigration policies, travel and health documentation requirements, government quarantine restrictions or conditions (including length of stay) that apply to your travel.

Your contact details (for example, destination accommodation arrangements), and your fingerprints and/or photograph may be required before entry into a foreign country.

Check-in: Deadlines apply and you may be refused carriage if you are late. View Qantas' check-in times at [qantas.com/checkintimes](https://www.qantas.com/checkintimes).

Oversale - Denied Boarding: If you are denied boarding because your carrier has oversold an international flight on which you are booked, you may be entitled to compensation in accordance with applicable regulations (for example, in the EU or USA), or carrier's policy. When required by applicable law or regulation, the carrier must solicit volunteers before anyone is denied boarding involuntarily. For Qantas' policy - ask at our international check-in counters.

Insurance: Travel insurance is recommended.

Liability Limits: If your journey involves a stop in a country different from that of departure, then the Montreal Convention or the Warsaw Convention may govern and limit the liability of all airlines for death or bodily injury and in respect of loss of or damage to baggage.

Approximate conversions of Special Drawing Rights (SDRs) are provided as a guide only and will be subject to change with currency conversion rates.

International	Warsaw (limits are per person)	Montreal (limits are per person)
Death and bodily injury	Qantas has waived its liability limits	No financial limit
Checked baggage	250 francs/kg (approx. A\$35/US\$22)	Special Drawing Rights (SDRs) 1,519 SDRs (approx AU\$3,133/US\$1,993)
Carry-on baggage (carrier fault)	5,000 francs max. (approx. A\$684/US\$436)	

Delay: For damage occasioned by delay to your journey, where the Montreal Convention applies, the limit of liability is 6,303 SDRs (approx AU\$13,002/US\$8,270) per passenger in most cases. Where the Warsaw Convention applies, the carrier may be liable for damage occasioned by delay, subject to the Convention limit.

Defences: The Conventions provide certain defences to liability on which we may rely in some circumstances. For further information read the Liability section at [qantas.com/carriage](https://www.qantas.com/carriage).

Domestic (no international sectors on itinerary)	Australia (limits are per person)	New Zealand (limits are per person)
Death and bodily injury	A\$925,000	NZ\$100,000 [^]
Checked baggage	A\$3,000	NZ\$2,000 per unit of baggage
Carry-on baggage	A\$300	No liability except to extent our fault.
Delay	Your rights are limited by Qantas' Conditions of Carriage subject, in New Zealand, to rights under the Civil Aviation Act 1990 (NZ).	

[^]The liability of a carrier for death or injury will be excluded for any passenger who at the time of the accident has cover for personal injury arising from the accident under the Accident Compensation Act 2001 (NZ).

Baggage General: Comply with your carrier's baggage allowances and do not include fragile or perishable articles, precious metals, jewellery, money, rare items, business papers or other important documents or valuables (including cameras and electronic equipment) in your checked baggage. For Qantas' baggage allowances visit [qantas.com/baggage](https://www.qantas.com/baggage).

Delays and Cancellation: If travelling on Qantas, we will use all reasonable efforts to depart on time, but we do not guarantee flight times. If your flight is delayed or cancelled, you may in some circumstances be entitled to assistance and/or compensation depending on your journey and applicable law.

Seating: Qantas does not guarantee you any particular seat even if your reservation is confirmed.

Specific Assistance: Qantas requires advance notice for some accommodations that passengers with disabilities may need, and passengers with disabilities may need to check in earlier than other passengers. For details, visit [qantas.com/fitness](https://www.qantas.com/fitness).

Taxes, Fees and Carrier Charges: The charges, surcharges and taxes included in your fare or shown separately on your ticket may not be levied by a government authority but may be airport operator or carrier imposed. Details can be provided by your travel consultant.

Other Carriers/Non-Airline Transport: Except where you are travelling on a "QF" code, if Qantas issues a ticket or itinerary/receipt or checks baggage for carriage on another carrier, it does so only as agent for the other carrier and their conditions of carriage will apply to those services. The air carrier's conditions of carriage do not apply to any non-airline travel included in your booking. The operator's conditions of carriage may significantly limit or exclude liability. Ask your travel consultant for details.

Time Limit for Action: Any action in court to claim damages relating to your carriage must be brought within two years from the date of arrival of the aircraft or from the date on which the aircraft ought to have arrived.

Baggage Claims: There are time limits within which a claim must be made in writing to your carrier in circumstances of loss, damage or delay of your baggage. Some limits are as short as three days. Check with your carrier's Baggage Claims.

Privacy: Our privacy statement is available at [qantas.com/privacy](https://www.qantas.com/privacy).

Dangerous Goods: For safety reasons, dangerous articles must not be packed in checked or carry-on baggage. Prohibited articles include but are not limited to: compressed gases, corrosives, explosives, flammable liquids and solids, radioactive materials, oxidising materials, poisons, infectious substances, and briefcases with installed alarm devices. For the latest details on dangerous goods, visit [qantas.com/dangerousgoods](https://www.qantas.com/dangerousgoods)

Holiday Inn Express Heathrow T4
 Swindon Rr, London, TW6 3FJ
 0203 971 4433
 VAT# GB 281 420 817
 Express Cafe

7096 GOPI

CHK 40204414 TBL 41/1 GST 1
 25 Sep'25 20:25 PM

1 Day Soup 9.00
 Food 9.00
 Payment 9.00
 1.50 VAT 20% 9.00
 Net Total: 27.50
 VISA 27.50

----- Check Closed -----
 25 Sep'25 20:25 PM

**HOLIDAY INN EXPRESS
 Terminal 4
 Heathrow Airport
 TW6 3XA**

MERCHANT ID: *****5805
 TERMINAL ID: *****0506
 DATE: 25/09/2025 TIME: 20:25
 BATCH: 000485-079 INVOICE: 050414
 RRN: 526819322581 AUTH NO.: 322581
SALE
Visa Debit
 AID A0000000031010
 *****3890
 CONTACTLESS

SALE AMOUNT 19.00
 EXCHANGE RATE 1GBP=2.126803AUD
 % MARK UP 3.99
FINAL AMOUNT/TRANSACTION CURRENCY
AUD 19.14

I have been offered a choice of currencies and
 have chosen to accept DCC and pay in AUSTRALIAN
 DOLLAR.
 at today's exchange rate.

DCC provided by Elavon Merchant Services
 Elavon Merchant Services receives Foreign
 Exchange Transaction Services from US
 Bank

TC: B7EEA7319147CF30

Relove Oy
 2746112-2
 Kuitos käynnistä, nähdään taas!
 Tuotteillamme ei ole vaihto- / palautus oikeutta
 T: 251003170819
 RC: 00
 ARQC: 9BEE43259BD9C947
 CVM: 3F0000
 TVR: 0000000000 TSI: 0000
 Yhtys: 2746112-2 Ala: 5931
 AVIite: 25100312911200058116
 VarM: 4757
 AID: A0000000031010
 Numero: *****3890 00 N P
 Kortti: Visa Debit
 Verotus 324,00 EUR

ALV 0,00%
 Veroton 324,00
 Verollinen 324,00
 yhteensä 324,00

Yhteensä 324,00
 Koritti 324,00

10,00 (45781.102) Janina F pirkki kuviom
 129,00 (26094.477) Marimekko mustaharmaa
 45,00 (26094.476) Selected musta mekko L
 98,00 (48957.39) Samsoe musta pörötakki
 42,00 (35744.410) Palmroth mustat kenkä

#3.5207 2025-10-03 17:08:38

Café +358 50 301 7209 | Shop +358 50 310 5417

Relove Stocka Tampere I.Krs
 Hämeenkatu 4
 33100 Tampere

Relove Stockmann Tampere



Company name: Oy Union Hotels Ab
 Y-tunnus: 2159675-5
 Bank: DNB Bank ASA
 IBAN: FI20 3737 0451 4690 05 | BIC : DNBAFIHX

BILL 5024I0063582

HOTEL HAVEN

Issue date 2025-09-29 11:17:35
Taxation date 2025-09-29
Bank account FI2037370451469005
Bank name DNB BANK ASA
IBAN FI2037370451469005
BIC DNBAFIHX
Additional tax identifier 21596755

Customer
 Ann-Marie Hermans
 Suite 1
 31 Princes Highway
 Dandenong
 3175
 Victoria
 Australia

STAY

BILL ITEMS	CONSUMED	NET	VAT	GROSS	COUNT	TOTAL
Stay FI024S0124029 (Ann-Marie Hermans, 2025-09-26 - 2025-09-27, Grand Deluxe, 729)						
Stay Package (2025-09-26)	2025-09-26 - 2025-09-27	€164,91	€23,09 (14 %)	€188,00	1	€188,00
Breakfast incl. (Adults)	2025-09-27	€10,53	€1,47 (14 %)	€12,00	1	€12,00

POS - BAR

BILL ITEMS	CONSUMED	NET	VAT	GROSS	COUNT	TOTAL
POS - Bar FI024S0124590 (Ann-Marie Hermans)						
Lamb Meatballs	2025-09-26	€19,30	€2,70 (14 %)	€22,00	1	€22,00
Lemon Cheesecake	2025-09-26	€14,34	€3,66 (25,5 %)	€18,00	1	€18,00
Tip	2025-09-26	€2,50		€2,50	1	€2,50
POS - Bar FI024S0124629 (Ann-Marie Hermans)						
House Red 16cl	2025-09-27	€10,36	€2,64 (25,5 %)	€13,00	1	€13,00

MINIBAR

BILL ITEMS	CONSUMED	NET	VAT	GROSS	COUNT	TOTAL
Minibar FI024S0124748 (Ann-Marie Hermans)						
MB Still Water	2025-09-29	€4,39	€0,61 (14 %)	€5,00	1	€5,00

TOTAL **€260,50**

VAT RATE	NET	VAT	AMOUNT
14 %	€199,13	€27,87	€227,00
25,5 %	€24,70	€6,30	€31,00
-	€2,50	€0,00	€2,50
Total	€226,33	€34,17	€260,50

PAYMENT

	CONSUMED	TOTAL
Card payment (Visa ****3890)	2025-09-29	-€260,50
Total		-€260,50

BALANCE **€0,00**

Hotel Haven
 Unioninkatu 17, 00130 Helsinki, Finland
 Tel: +358 9 681 930
 info@hotelhaven.fi | www.strawberry.fi
 Thank you for staying with us.
 It's been a pleasure having you as our guest!

Torni
Torni HKI

HELSINKI
04 2060
9-0

Extra 5

to HETIMYYNTI

Summa

9,20 A4

9,20

9,20

-9,20

Plus-807331467
standarddebit
****3890
A0000000031010
contactless chip

351497

8-8bfb67a3246b

€ 9,20

vero Verollinen
1,87 9,20

happen



LAPLAND HOTELS

SAIVO
KITCHEN & BAR OF MOMENTS

1585 Stella 2
Trans: 1140 WS#: 4

CHK 11597 TBL 431/1 GST 1
2 Oct'25 19:20 PM

Halsternakkakeitto 17.00
Suomen jälkiruoka 14.00
1 12cl Cava Bellisco Brut 8.30
HUONESIIRTO 39.30€
905/Hermans

3.81 ALV 14% 31.00

Net Total: 27.19€

1.69 ALV 25,5% 8.30

Net Total: 6.61€

Välisumma 39.30€

Maksu 39.30€

Change Due 0.00€

----- Check Closed -----
2 Oct'25 19:59 PM

Lapland Hotels City Oy
Y-tunnus 3432129-1

ROOM: _____ EXTRA: _____

Oletko jo Lapland Hotels Clubin jäsen?
Lue lisää ja liity osoitteessa
laplandhotels.com/club

COMFORT TRANSPORTATION
SHA5253D

TRIP NO 701382343
START 06/10/2025 17:44
END 06/10/2025 18:14
DISTANCE RUN 21.10 KM

VISA 000006
XXXXXXXXXXXX3890 06/28

SALE
AID A0000000031010
Ref 527910395605
APPROVAL 1847

METER FARE	\$	22.00
CHANGI AIRPORT	\$	8.00
PEAK HOUR 25%	\$	5.50
TOTAL FARE	\$	35.50
BALANCE DUE	\$	35.50
ADMIN CHARGE	\$	3.55
GST (ON ADMIN)	\$	0.32
AMOUNT PAID	\$	39.37

CABCHARGE ASIA PTE LTD
GST MZ-0054075-1

NO SIGNATURE REQUIRED

Thank you for traveling
with ComfortDelGro Taxi
Book your next ride
with the CDG Zig app.

Solo Sokos Hotel Tornii
Ateljee Bar, Ssh Tornii HKI
Sokotel Oy
Yrj6nkatu 26, 00100 HELSINKI
Puhelin: +35810 784 2060
Y-tunnus: 0212329-0

28.09.2025 18:31 Extra 5
Kuitti 0000000847000247701
Kassa 847 Csasto HETIMYYNTI

Kuvaus	Summa
KOFF LD GRAPE DM 1 0,31 x 9,20 EUR	9,20 A4
V4lisumma EUR	9,20
MAKSETTAVAA EUR	9,20
Kortti	-9,20

TID: P400Plus-807331467
Card type: visastandarddebit
Card: ****3890
AID: A0000000031010
Entry mode: Contactless chip

Auth. code: 351497
Reference: 3c80dba4-2c0e-465d-86e8-8bfb67a3246b
APPROVED
VISA Debit: € 9,20

ALV%	Veroton	Vero Verollinen
A4 25,5%	7,33	1,87 9,20

#wemakehospitalityhappen

Josiah Mathew

From: Holiday Inn Express <HolidayInnExpress@tx.ihg.com>
Sent: Friday, 19 September 2025 11:19 PM
To: Ann-Marie Hermans
Subject: Your reservation at Holiday Inn Express London Heathrow T4 is confirmed. #48312562 - 25 Sep 2025

[Web Version](#)



[SIGN IN](#) | Club [185890461](#)

Ann-marie, your reservation is confirmed!

Confirmation #48312562



[Holiday Inn Express London Heathrow T4](#)

Address: Terminal 4, 1 Swindon Road,
Hounslow, TW6 3FJ United Kingdom

Front Desk: [442039714433](tel:442039714433)

Email: reservations@hiexheathrowt4.com

Dates

25 Sep 2025 - 26 Sep 2025
Check in 2:00 pm / Check out 11:00 am

Reservation

1 Room, 2 Adults
Ann-marie Hermans, Primary

Room details

Standard Room With Free Hot
Breakfast

Rate

Book Early And Save Member Exclusive

Summary of charges

1 night stay 126.23 GBP

***Total charges 126.23 GBP**

IHG will not charge you for making this reservation. Any associated payments will be processed by the hotel as per the terms and conditions of your selected room rate.

[Modify or cancel reservation](#)

Cancellation Policy: Canceling your reservation after 2:18 PM (local hotel time) on 19 September, 2025, or failing to arrive will result in forfeiture of your deposit. Taxes may apply.

Deposit Policy: A deposit for the entire stay is due at time of booking.



Estimated points to be earned

1,181

[View your account](#)

Complete your trip



Manage stay preferences

Room on higher floor, extra pillows...

Compass Group Finland Oy

Y-tunnus: 0873697-9

Oodi 810980

www.compass-group.fi/foodandco

2 X 0,55 EUR
Valitystuotteet 14 1,10
Kahvi 3,10
Yhteensä EUR 4,20

Yhteensä EUR 4,20

Visa and MasterCard Credit 4,20

ALV %	Netto	Brutto	ALV
14,00	3,63	4,20	0,52
Food 14%			

28.09.2025 11:57 #:41464 K:81098004

Uudelleentulo. #1

Kiitoksia käynnistä!
Tervetuloa uudelleen!

CARD TRANSACTION

Card: Visa Debit
**** * 3890 LN
Application: A0000000031010
Tr.Nr/Auth: 01297/1297
Payee/Business: 786850050000/5812

Reference: 250928011297

Credit/Charge 4,20 EUR

Visa Contactless



Verkatehtaankatu 2, 33200 Tampere

Kuitti: 75404 Kassa: 02

Pöytä: PLO 2

30.09.25 19:18:14

Vadelmalonkero 0,31 8,50
Raholan Rapupannu 15,00

Yhteensä 23,50

Tosite:05109

KORTTITAPAHTUMA

Kortti:

Visa Debit

**** * 3890 LN

Sovelus: A0000000031010

Tap.nro/Varmennus: 05109/15109

Yritys/ala: 028614856-000/5812

Autentisointi: 5AD628BE3FF588F9

Viite: 250930015109

Credit/Veloitus 23,50 EUR

Visa Contactless

Visa/Mastercard Credit 3890 23,50

Vero%	Veroton	Vero	Verollinen
25,50	6,77	1,73	8,50
14,00	13,16	1,84	15,00

Myyjä: Myyjä

www.pyynikinbrewhouse.fi

Pyynikin Brewery Restaurants Oy

Y-tunnus 2861485-6

Uuno Jätkäsaari
Atlantinkatu 20 b, 00220 Helsinki

Kuitti: 110146 Kassa: 01
04.10.25 13:39:38

10.Lasse 16,90
kahvi 2,50

Yhteensä 19,40

Käteinen 20,00
Takaisin 0,60

Verot	Veroton	Vero	Verollinen
19,00	17,02	2,38	19,40

Myyjä: Myyjä
Puh. 040 0406199
Y-tunnus 3212863-1
Uuno Ensimmäinen Oy

Ver.: 25.06.1

Kovanen Yhtiöt Oy
0200 60 60
Finland Cab Service Oy
Y-2856061-6

TAKSIKUITTI

TAKSI 101 La04.10.25
Auto Rek. Nro: NM0-989
Kuljettaja 51037
LUOTTOKORTTI
Kuittinro: 9403/01

ALV 14.00% EUR 6.14
Veroton EUR 43.86

Summa EUR 50.00

Visa Contactless
Visa DEBIT

*****7433
AID A0000000031010
TVR 0000000000
TC 152950F88DDAA844
Veloitus 50,00 €

Tunnistettu laitteessa
Varmennus 270762
Ark. tunnus 251004009922
PVM 04.10.2025
Aika 13:15:47
Entry Mode Contactless
CVM No CVM
Kauppiasnro 8032122
Brand name Visa
Tapahtumanumero 012969
Terminal 315201400030

Asiakkaan kuitti

Matkan tiedot
Aika: 0:35 t
Matka: 22.0 km
Alku: La04.10.25 12:41
Loppu: La04.10.25 13:16

Kiinteähinta
Matka Aika EUR
22.00 km 0:34 50.00
Yhteensä 50.00

Taksainfo
Kiinteähinta

Mistä

Mihin

Ajon tarkoitus

Asiakas

Kuljettajan kuittaus

y-tunnus: 2856061-6
Mittarivakio: 23223
Sinetöity: 16.08.24 15:12

Taksikuitti

TAKSIPALVELU SIMONEN OY AUTO 4C7

Puhelin: 0400433555

Y-tunnus : 0978210-9
Auton rek.tunnus : EUH-604
Auton numero : 467
Kuljettajanumero : 26023

Taksa: Puomi + Taksa 1 [1]
Rakenne:
EUR 8.00 aloitusmaksu
(Minimi EUR 14.40)

EUR 1.30/km
EUR 1.14/min

Kesto: 00:32:23
Matka: 22.1 km

Mittaritaksa : EUR 73.60
Puomilisa : EUR 3.20

Kokonaissumma : EUR 76.80

ALV : 14%
ALV-osuus : EUR 9.43
Veroton : EUR 67.37
Sinun osuutesi : EUR 76.80

Yhteensä : EUR 76.80
Maksettu : EHV

Card : VISA
Card nr : *3890
STAN : 009040
Authorization code: 641016
Aid :
A0000000031010
RRN : 527719641016

Palvelutunnus : FI2908-284
Palvelutunnus : 022427240467
Kuittinro : 7377-1
Vuoronumero : 1004
Pvm : 04-10-2025
Alku : 21:43
Loppu : 22:16
Matka : 22.1 km
Kesto : 00:32:23

Mistä:

Minne:

Allekirjoitus:

Thank you for riding with Taksi
Helsinki

BRUNBERG MYYMÄLÄ VANHA PORVOO
VALIKATU 4, 06100 PORVOO

ALKU LAKRITSI 300G 1 KPL 3,70 3,70
LAKRITSI TOFFEEPALA 250G 1 KPL 2,90 2,90

YHTEENSÄ EUR 6,60
KORTTI 6,60
TAKAISIN 0,00

ALV % ALV NETTO YHTEENSÄ
2 14 % 0,81 5,79 6,60

Tern: 18368978-882938
28/09/2025 15:01

Visa Debit
Contactless
*****3890-0
AID: A0000000031010
ATC: 00128
TVR: 0000000000
StoreID: 882938
Ref.: 676723 676723 KC1
Resp.: 00
DCC Resp.: 00
Session: 320

PURCHASE
AMOUNT EUR 6,60
TRANS. CURRENCY
AMOUNT AUD 12,26
TAPAHT. OK

EXCHANGE RATE BASED ON
Nets AT 2025-09-28.
EXCHANGE RATE: 1 EUR =
1,8576 AUD
MARK-UP FEE %: 3,75%
THIS CURRENCY CONVERSION
SERVICE IS PROVIDED BY
Nets.

I ACCEPT:

BRUNBERG MYYMÄLÄ HAS
OFFERED ME A CHOICE OF
CURRENCIES FOR PAYMENT.

THE EXCHANGE RATE AND
FINAL AMOUNT IN 'AUD'.

CUSTOMER COPY

Y-TUNNUS: 0130207-8

TERVETULOA UUELLEEN!
VALKOMMEN ATER!
WELCOME AGAIN!

TEITÄ PALVELI: DANIELA

Ticket #1
Beautiful Canal Cruise



GLYDT5UAS2
Adult x1
2025 09 27 12:30
Market Square - Market Square
1 Ticket
Order: CFZ683CTO
Printed at 2025 09 27 12:09

Stromma Finland Oy Ab
Orgid1928493 2
Unioninkatu 18 - 00130 Helsinki
Customer Service: +358 9 22881600
Cashier: pelkos
Register name: Adyen110188
Receipt #: 4509
Date: 2025 09 27 Time: 12:09

Beautiful Canal Cruise 27,00
Adult Boat ticket (x1)

Total 27,00
Tax% Tax Net Gross
14,00 3,32 23,68 27,00
Total 3,32 23,68 27,00

CARDHOLDER COPY
Date 27.09.2025
Time 12:09:43
Card ****3890
PAN seq 00
PreL name Visa Debit
Card type visastandarddebit
Payment method visa
Payment variant visastandarddebit
Entry mode Contactless chip
AID A0000000031010
MID 498750040080751
TID S1F2L-000158225110188
PTID 25110188
Auth. code 22633
Tender hM12001758964183025
Reference CFZ683CTO609910026
Type GOODS SERVICES
TOTAL € 27,00
APPROVED
Retain for your records
Thank you



CUSTOMER RECEIPT

FIXUTAXI
Puh. 0100-60 60
TI Helsinki
Y-3317481-6

TAKSIKUITTI
TAKSI 340 Pe26.09.25
Auto Rek. Nro: JNZ-858
Kuljettaja 52191
LUOTTOKORTTI
Kuitinro: 10887/01
ALV 14.00% EUR 4.64
Veroton EUR 33.16
Summa EUR 37.80

Visa Contactless
Visa Contactless
*****3890
AID A0000000031010
TVR 0000000000
TC 2417FCDCB03E3ABE
Veloitus 37,80 €

Varmennus 444876
Ark. tunnus 250926000298
PVM 26.09.2025
Aika 19:08:01
Entry Mode Contactless
CVM No CVM
Kauppiasnro 8090249
Brand name Visa
Tapahtumanumero 009090
Terminal 22320730320119872
7908488

Asiakkaan kuitti
Matkan tiedot
Aika: 0:26 t
Matka: 19.6 km
Alku: Pe26.09.25 18:42
Loppu: Pe26.09.25 19:09
Tilausnumero: 4211074
Pääjärj.tilnro:

T:411 Air35
Matka Aika EUR
19.66 km 0:26 37.80
Yhteensä 37.80

Taksainfo
T:411 Airport 37,8/40
Kiinteähinta

Mistä
Mihin
Ajon tarkoitus
Asiakas

Kuljettajan kuittaus

y-tunnus: 3317481-6
Mittarivakio: 14881
Sinetöity: 18.09.25 16:47

From: [Openferry](#)
To: [Ann-Marie Hermans](#)
Subject: Your receipt from Openferry
Date: Saturday, 4 October 2025 5:57:51 AM



Your receipt

03 October 2025

Booking reference

B29AEUU9GEC

Customer

ANNMARIE HERMANS, ann-marie.hermans@parliament.vic.gov.au

1- Helsinki -> Tallinn (04/10/25)	€68.
-----------------------------------	------

SMS fee	€1.
---------	-----

Grand total (visa - 3890)

€145.

Need help? Please contact us at our [Support page](#)

[Privacy Policy](#)

[Terms of use](#)



Copyright ©2025 Openferry

29/09/2025 - \$34.36
TFL TRAVEL CH TFL.GOV.UK/CP
Includes Currency Conversion Fee of \$1.00 AUD [Eff Date: 25 Sep 2025]

16/06/2025 - \$203.46
POS W/D WETRAVEL.C* F-17:57

Transaction	Eftpos
Processed	16 JUN 2025
Effective	16 JUN 2025
Narrative	POS W/D WETRAVEL.C* F-17:57
Amount	\$203.46
Receipt Date & Time	16 JUN 2025 17:57:00
Source	POS
Reference	437662
Card Number	456474*****0626
Acquirer	25
Merchant Category	7399 - Miscellaneous Business Services
Authorised	Mrs A B Hermans 16 JUN 2025 at 05:57pm



From: [Tours for Teachers](#)
To: [Ann-Marie Hermans](#)
Subject: Booking Confirmation - Finland Principal & Educators Study Tour
Date: Monday, 16 June 2025 5:57:12 PM



Hello Ann-Marie,

Here is a message about your upcoming trip:

Welcome to the Tours for Teachers family!!

Below is a link to join the Tours for Teachers WhatsApp. Download the app, create an account, then select your trip from the list and a trip leader will let you in the group! This group will be used to stay up to date on important details and to get to know your fellow travellers!

WhatsApp - [Tours for Teachers Community](#)

It is highly advisable to get Travel Insurance as soon as you make a payment for your trip. If you need to cancel for any health reasons etc. it would then be covered (depending on your policy) If you would like a quote for Travel Insurance please email us.

If you have any questions please email admin@toursforteachers.com.au

Thank you for your booking. I look forward to hosting your tour!
Angela

Customer Receipt

Mon, June 16, 2025

Receipt Number: 822503615455202197504

Participant: Ann-Marie Hermans

Trip Name: Finland Principal & Educators Study Tour

Destination: Helsinki, Finland

Trip Date: Sep 27 - Oct 04, 2025

Trip Price:

Private Room x 1

A\$6,250.00

Total A\$6,250.00

Payment:

Deposit - Private Room x 1 A\$200.00

Service Fee A\$3.46

Total A\$203.46

Payment Details

Amount Paid: A\$203.46

visa ending in 0626

Payment Plan Overview:

Trip Price: A\$6,250.00

Amount Paid: A\$200.00

Remaining Amount Due: A\$6,050.00

Upcoming Payment Dates:

Your payments will be automatically deducted on these dates. You can edit your default payment method in [payment settings](#) or pay future installments in your [dashboard](#).

Payments:

Deposit, due at booking Paid A\$200.00

1st payment, due Jan 27th, 2025 A\$864.29 Due

2nd payment, due Feb 27th, 2025 A\$864.29 Due

3rd payment, due Mar 27th, 2025 A\$864.29 Due

4th payment, due Apr 27th, 2025 A\$864.29 Due

5th payment, due May 27th, 2025 A\$864.29 Due

6th payment, due Jun 27th, 2025 A\$864.29 Due

Final payment, due Jul 27th, 2025 A\$864.26 Due

[Manage Your Booking](#)

Travel Insurance

It's a good idea to have travel insurance in case something goes wrong. When buying, read the policy details to ensure that it's right for you.

[Get Travel Insurance](#)

Powered by [WeTravel](#)

Your receipt from Openferry



Openferry <do-not-reply@openferry.com>
To Ann-Marie Hermans

Reply Reply All Forward [Share] [More]

Sat 4/10/2025 5:58 AM

If there are problems with how this message is displayed, click here to view it in a web browser.

Your receipt 03 October 2025

Booking reference B29AEUU9GEC		
Customer ANNMARIE HERMANS, ann-marie.hermans@parliament.vic.gov.au		
1- Helsinki -> Tallinn (04/10/25)	€68.50	Tallinn -> Helsinki (04/10/25) €68.50

SMS fee	€1.50	Service fee €6.99

Grand total (visa - 3890)		€145.49



**SUSHI-GO
MARINA SQUARE**

Website: www.res.com.sg

6 Raffles Blvd

#02-277

Singapore 039594

Tel:6980 8812

Co. Reg. No.: : 198801832Z

GST Reg No: M2-0083303-1

07/10/2025 18:17 **A066427**
Qty Descriptions Amount

1 CRAB SLD GK 2.20
1 LOBSTER SLD GK 3.40

STTL 5.60
Service Charge 10% 0.56
GST 9% 0.55

2 **TOTAL DINE IN 6.71**
VISA:XXXXXXXXXX3890 6.71

Date : 07/10/25 18:17:49
TID : 46004625
MID : 000000020094230
PAN Entry: Contactless Chip
Card No : xxxxxxxxxxxx3890
Exp Date : XXXX
Trxn Type: VISA
Issuer : VI
Auth : 57523
Batch : 000762
Invoice : 055492
Ref No : 528060456843
Trace : 055492
No Signature Required



HILTON HELSINKI AIRPORT
 HILTON HELSINKI AIRPORT, LENTAJANKUJA 1
 VANTAA, 01530
 Finland
 TELEPHONE +358 300308489 • FAX VAT FI14479147
 Reservations
 www.hilton.com or 1 800 HILTONS

ANN MARIE HERMANS
 17 RUSSEL AVENUE
 BERWICK, VI 3806
 AUSTRALIA

Room Number 419 /K1
 Arrival Date 04/10/2025 10:19:00
 Departure Date 05/10/2025
 Adult/Child 1/0
 Room Rate
 Rate Plan OD09X4
 Frequent Flyer
 Hilton Honors 2571745542 BLUE
 Folio No./Check No. 1632334 A

INFORMATION BILL

Confirmation Number 3339792126

HILTON HELSINKI AIRPORT 05/10/2025 3:05 AM

Date	Transaction	Cashier ID	Transaction ID	Debit	Credit	Balance
04/10/2025	BREAKFAST EXCL ROOM	JAJA	5559989	€32.00		
04/10/2025	EARLY CHECK IN CHARGES	JAJA	5559990	€15.00		
04/10/2025	DEBIT/CREDIT CONTACTLESS	JAJA	5559991		-€47.00	
WILL BE SETTLED TO VS*3890						€0.00
EFFECTIVE BALANCE OF						€0.00

Taxable Amount	€41.23	
Breakfast VAT 14%	€3.93	€32.00
Room VAT 14%	€1.84	€15.00
Non Taxable Amount	€0.00	
Total Invoice Amount	€47.00	

Guest Signature _____

From: [Tours for Teachers](#)
To: [Ann-Marie Hermans](#)
Subject: Payment Receipt - Finland Principal and Educators Study Tour
Date: Monday, 7 July 2025 4:37:28 PM



Hi Ann-Marie,

Here is your payment receipt:

Mon, July 7, 2025

Receipt Number: 822518795626536267776

Trip Name: Finland Principal and Educators Study Tour

Destination: Helsinki, Finland

Payment

Payment A\$2,592.87

Payment Total A\$2,592.87

Payment Details

Amount Paid: **A\$2,592.87**

BECS Direct Debit ending in 3732

Travel Insurance

It's a good idea to have travel insurance in case something goes wrong. When buying, read the policy details to ensure that it's right for you.

[Get Travel Insurance](#)

Powered by [WeTravel](#)

From: [Tours for Teachers](#)
To: [Ann-Marie Hermans](#)
Subject: Installment Payment Receipt - Finland Principal and Educators Study Tour
Date: Monday, 28 July 2025 5:10:52 AM



Hi Ann-Marie,

Your automatic payment has been processed. Here is the receipt for your installment payment:

Sun, July 27, 2025

Receipt Number: 822533670165967540224

Trip Name: Finland Principal and Educators Study Tour

Destination: Helsinki, Finland

Payment

4th payment, due Apr 27th, 2025, 5th payment, due May 27th, 2025, 6th
payment, due Jun 27th, 2025, Final payment, due Jul 27th, 2025 A\$3,457.13
Payment Total A\$3,457.13

Payment Details

Amount Paid: **A\$3,457.13**

BECS Direct Debit ending in 3732

Payment Plan Overview:

Trip Price: A\$6,250.00
Amount Paid: A\$6,250.00
Remaining Amount Due: A\$0.00

Payments:

Deposit, due at booking	<input type="checkbox"/> Paid	A\$200.00
1st payment, due Jan 27th, 2025	<input type="checkbox"/> Paid	A\$864.29
2nd payment, due Feb 27th, 2025	<input type="checkbox"/> Paid	A\$864.29
3rd payment, due Mar 27th, 2025	<input type="checkbox"/> Paid	A\$864.29

4th payment, due Apr 27th, 2025	<input type="checkbox"/> Paid	A\$864.29
5th payment, due May 27th, 2025	<input type="checkbox"/> Paid	A\$864.29
6th payment, due Jun 27th, 2025	<input type="checkbox"/> Paid	A\$864.29
Final payment, due Jul 27th, 2025	<input type="checkbox"/> Paid	A\$864.26

Travel Insurance

It's a good idea to have travel insurance in case something goes wrong. When buying, read the policy details to ensure that it's right for you.

[Get Travel Insurance](#)

Powered by [WeTravel](#)

From: [The Ritz-Carlton Reservations](#)
To: [Ann-Marie Hermans](#)
Subject: Reservation Confirmation #73087626 for The Ritz-Carlton, Millenia Singapore
Date: Tuesday, 23 September 2025 4:54:35 PM

[SUMMARY OF CHARGES](#) | [CONTACT US](#)

The Ritz-Carlton



The Ritz-Carlton, Millenia Singapore

Marina Bay, 7 Raffles Avenue Singapore 039799
Singapore

+65-6337-8888

Thank you for booking with us, Ann-Marie Hermans.

A memorable experience awaits you.

Mon, Oct 06, 2025 – Wed, Oct 08, 2025

Confirmation Number: 73087626



The Ritz-Carlton, Millenia Singapore



Check-In: Monday, October 6, 2025

03:00 PM

Check-Out: Wednesday, October 8, 2025

12:00 PM

Number of rooms	1 Room
Guests per room	1 Adult
Guarantee Method	Credit Card Guarantee, Visa
<hr/>	
Total for Stay (all rooms)	983.18 SGD

Room 1

Room Type

1 King Bed, Guest Room

Guaranteed Requests:

None

ALL REQUESTS

Manage Stay

Important Information About Your Stay

- In order to prepare for your upcoming stay, we invite you to **learn more** about what to expect when you arrive and the experiences that await you.
- Kindly note that our hotel does not participate in the Marriott Bonvoy Program.

Opens in a new window



Unlock Extraordinary Travel with the Marriott Bonvoy® App

Book thousands of hotels and experiences worldwide, check in, chat with your hotel, and more – all on the app.

Go Now



My Account

Ann-Marie Hermans

Your Stay: 2 Nights

[View Account](#)

XXXX3689
Account

264,859
Points

Gold Elite
Status

Summary Of Charges

Monday, October 6, 2025 – Wednesday, October 8, 2025

2 Nights at 410.00 SGD per night per room

Govt With Breakfast Rate, Government and Breakfast rate, includes breakfast for 1 or 2 guests daily

Taxes & Fees (per night per room)

Estimated Government Taxes & Fees 40.59 SGD

Service charge 41.00 SGD

Totals

Total for Stay (all rooms) 983.18 SGD

Other Charges

On-site parking, fee: 3.90 SGD hourly

Valet parking, fee: 20.00 SGD daily

Please contact our our Concierge team for more details on the hourly parking rates.

Rate Details & Cancellation Policy

- You may cancel your reservation for no charge before 11:59 PM local hotel time on Saturday, October 4, 2025 (2 day[s] before arrival).
- Please note that we will assess a fee of 446.90 SGD if you must cancel after this deadline.
- Please be prepared to show proof of eligibility for your rate (such as a membership card, corporate or government identification card, or proof of your age).
- Please note that a change in the length or dates of your reservation may result in a rate change.

Rate Guarantee Limitation(s)

- Changes in taxes or fees implemented after booking will affect the total room price.

Additional Information

- Upon check-in an authorization request will be placed on your credit or debit card (where accepted) in an amount equal to the cost of the room, tax and incidental charges for the length of your stay (up to seven nights). If your stay exceeds seven nights, an additional authorization may be requested for the entire amount of your stay (room, tax and incidentals). Upon check-out, your payment card will be charged for the actual amount incurred during your stay.

Contact Us

Phone Numbers

Call 1-800-241-3333 in the US and Canada

[For everywhere else, call our Worldwide Telephone Numbers](#)

FREQUENTLY ASKED QUESTIONS 



[Terms of Use](#)

[Privacy Policy](#)

[About Us](#)

[Find a Hotel](#)

Contact Us

This email confirmation is an auto-generated message. Replies to automated messages are not monitored. Our [Internet Customer Care](#) team is available to assist you 24 hours per day, 7 days per week.

Confirmation Authenticity

We're sending you this confirmation notice electronically for your convenience. Marriott keeps an official record of all electronic reservations. We honor our official record only and will disregard any alterations to this confirmation that may have been made after we sent it to you.

Email Unsubscribe

You may opt out of promotional emails at any time [here](#). Each email also includes a link to unsubscribe. Please note: should you unsubscribe, you will continue to receive emails such as reservation confirmations, hotel stay receipts and changes to program terms and conditions.

© 2025 MARRIOTT INTERNATIONAL, INC. ALL RIGHTS RESERVED.
MARRIOTT PROPRIETARY INFORMATION