

MR S A ROBERTS
10 466 ILLAWARRA RD
MARRICKVILLE NSW 2204

Statement	2 (Page 1 of 2)
Statement begins	1 January 2014
Statement ends	30 June 2014
Closing balance	\$302.14 DR
Enquiries	13 2221
(24 hours a day, 7 days a week)	

Smart Access

Account number 06 2199 10627386

Enjoy the convenience and security of withdrawing what you need, when you need it. Plus you can have your monthly account fee waived if you deposit at least \$2,000 each calendar month.

Name: SIMON ANTONY ROBERTS

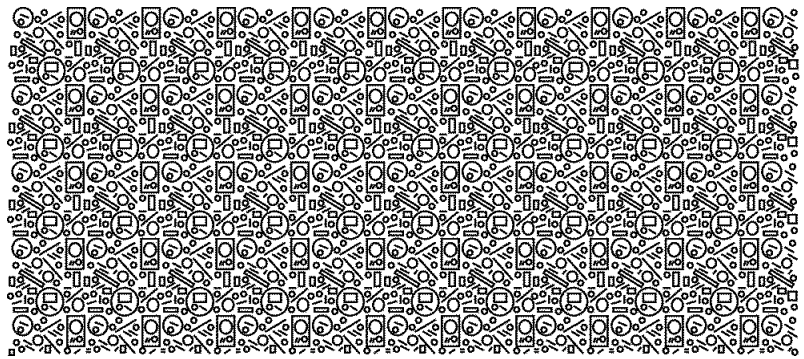
Branch: 267 Marrickville Road Marrickville NSW
Bank, State & Branch number (BSB) 06 2199.

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Debit	Credit	Balance
01 Jan	2014 OPENING BALANCE			\$0.14 CR
01 Jan	Account Fee	4.00		\$3.86 DR
01 Feb	Debit Excess Interest	0.06		\$3.92 DR
01 Feb	Account Fee	4.00		\$7.92 DR
01 Mar	Debit Excess Interest	0.11		\$8.03 DR
01 Mar	Account Fee	4.00		\$12.03 DR
01 Apr	Debit Excess Interest	0.18		\$12.21 DR
01 Apr	Account Fee	4.00		\$16.21 DR
03 Apr	Direct Debit 377946 ALLIANZ INSURE 601057VCP016814093	51.07		\$67.28 DR
07 Apr	Overdrawing Approval Fee	10.00		\$77.28 DR
30 Apr	Direct Debit 377946 ALLIANZ INSURE 601057VCP010114120	51.07		\$128.35 DR
01 May	Debit Excess Interest	1.08		\$129.43 DR
01 May	Account Fee	4.00		\$133.43 DR
02 May	Overdrawing Approval Fee	10.00		\$143.43 DR
05 May	Direct Debit 000117 ZURICH LIFE 4675645 3E	48.12		\$191.55 DR
07 May	Overdrawing Approval Fee	10.00		\$201.55 DR
01 Jun	Debit Excess Interest	2.94		\$204.49 DR
01 Jun	Account Fee	4.00		\$208.49 DR
02 Jun	Direct Debit 377946 ALLIANZ INSURE 601057VCP014014153	51.07		\$259.56 DR
BALANCE CARRIED FORWARD				\$259.56 DR

Account number

06 2199 10627386



Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$259.56 DR
03 Jun	Return 02/06/14 Direct Debit 377946 ALLIANZ INSURE 601057VCP014014153 Value Date: 02/06/2014		51.07	\$208.49 DR
03 Jun	Unpaid Payment Fee Value Date: 02/06/2014	5.00		\$213.49 DR
05 Jun	Direct Debit 000117 ZURICH LIFE 4675645 3E	48.12		\$261.61 DR
06 Jun	Return 05/06/14 Direct Debit 000117 ZURICH LIFE 4675645 3E Value Date: 05/06/2014		48.12	\$213.49 DR
06 Jun	Unpaid Payment Fee Value Date: 05/06/2014	5.00		\$218.49 DR
12 Jun	Transfer from xx6498 NetBank My Only Butler		18.49	\$200.00 DR
30 Jun	Direct Debit 377946 ALLIANZ INSURE 601057VCP017314181	102.14		\$302.14 DR
30 Jun 2014	CLOSING BALANCE			\$302.14 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$0.14 CR		\$419.96		\$117.68		\$302.14 DR

Transaction Summary during 1st January 2014 to 30th June 2014

Transaction Type	01 Jan to 28 Feb	01 Mar to 30 Apr	01 May to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.00	\$0.00
Cheques written	0	0	0	0	0	\$1.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$4.00	\$24.00
Deposits	0	0	1				-

Our Privacy Policy is changing

Your privacy is important to us. That's why we have a strict Privacy Policy in place to keep your information safe. The Privacy Act was recently changed — so from 12 March 2014 our Privacy Policy will be changing too.

What's changing?

We're updating our policy to include more information on:

- How we collect and handle your personal information, including collecting information from your dealings with us and from publicly available sources, so we can serve you better.
- Who we exchange your information with, such as other financial institutions and organisations that help identify illegal activities and prevent fraud.
- When we may send your information overseas, and to which countries.
- How you can access and correct your information, and how you can complain about a breach of our privacy obligations.

These changes will apply whenever we collect, use or exchange your information, so it's important for you to be aware of them.

There are also government laws which require or authorise us to collect your information, such as the Anti-Money Laundering and Counter-Terrorism Financing Act, the Taxation Administration Act and the Income Tax Assessment Act.

How can you find out more?

You can read our Privacy Policy online anytime at commbank.com.au/privacypolicy

