



<u> Ե</u>րդերդի իրերդի անագործ

MS E IOSIF MR S A ROBERTS UNIT 10 466 ILLAWARRA RD MARRICKVILLE NSW 2204

(24 hours a day, 7 days a week					
Enquiries	13 2221				
Closing balance	Nil				
Statement ends	30 June 2014				
Statement begins	1 January 2014				
Statement	2 (Page 1 of 3)				

Smart Access

Account number 06 2158 10408460

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: ELPINIKI IOSIF AND SIMON ANTONY ROBERTS

Branch: 552 Marrickville Road Dulwich Hill NSW

Bank, State & Branch number (BSB) 06 2158.

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

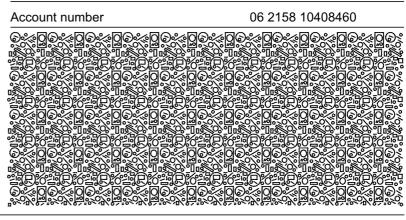
above. Proceeds of cheques are not available until cleared.

Date	Transaction	Debit	Credit	Balance
01 Jan	2014 OPENING BALANCE			\$5.34 DR
01 Jan	Debit Excess Interest	0.08		\$5.42 DR
01 Jan	Account Fee	4.00		\$9.42 DR
01 Feb	Debit Excess Interest	0.14		\$9.56 DR
01 Feb	Account Fee	4.00		\$13.56 DR
06 Feb	Transfer from xx5469 NetBank His		140.00	\$126.44 CR
06 Feb	Transfer to xx6471 NetBank HWer	126.44		\$0.00
13 Feb	Transfer from xx5469 NetBank No Card		104.32	\$104.32 CR
13 Feb	Transfer to xx6471 NetBank No Card	104.32		\$0.00
20 Feb	Transfer from xx5469 NetBank Withdrawel		150.00	\$150.00 CR
20 Feb	Transfer to xx6471 NetBank Withdrawal	75.00		\$75.00 CR
20 Feb	Transfer from xx6471 NetBank Western Union		10.00	\$85.00 CR
20 Feb	Transfer from xx6471 NetBank Western Union		5.00	\$90.00 CR
20 Feb	Transfer from xx6471 NetBank Western Union		10.00	\$100.00 CR
20 Feb	Transfer from xx6471 NetBank TPP Wholesale		1.32	\$101.32 CR

BALANCE CARRIED FORWARD \$101.32 CR



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Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$101.32 CR
22 Feb	TPP WHOLESALE ULTIMO NS AUS Card xx3435			
	Value Date: 20/02/2014	6.32		\$95.00 CR
22 Feb	TPP WHOLESALE ULTIMO NS AUS Card xx3435	7.05		407.05.00
	Value Date: 20/02/2014	7.95		\$87.05 CR
25 Feb	WesternUnion SYDNEY NS AUS Card xx3435 Value Date: 21/02/2014	87.05		\$0.00
27 Feb	Transfer from xx5469 NetBank Number 2 is a poo	07.00	103.50	\$103.50 CR
27 Feb	Transfer to xx6471 NetBank		100.00	Ψ100.00 011
27 1 00	Number 1 is a wee	103.50		\$0.00
01 Mar	Debit Excess Interest	0.03		\$0.03 DR
01 Mar	Account Fee	4.00		\$4.03 DR
06 Mar	Transfer from xx5469 NetBank Wishdrawl		141.16	\$137.13 CR
06 Mar	Transfer to xx6471 NetBank Niki	50.00		\$87.13 CR
06 Mar	PENNYTEL NetBank BPAY 84350 88812921893	44.00		\$43.13 CR
07 Mar	WOOLWORTHS W1149 MARRICKVILLE AUS Card xx3435			•
	Value Date: 06/03/2014	6.46		\$36.67 CR
07 Mar	Transfer from xx6471 NetBank ROGER		100.00	\$136.67 CR
07 Mar	Transfer to CBA A/c NetBank Hosting Refund	80.00		\$56.67 CR
07 Mar	Transfer from xx6471 NetBank		165.00	\$221.67 CR
08 Mar	Transfer to xx6471 NetBank	5.55		\$216.12 CR
11 Mar	ROMANCEBILL 8778127131 08778127131 CA US Card xx3435 USD 29.95			
	Value Date: 06/03/2014	33.23		\$182.89 CR
11 Mar	International Transaction Fee Value Date: 06/03/2014	1.00		\$181.89 CR
11 Mar	YOURDATEBILL8772689060 08772689060 CA US Card xx3435 USD 1.99 Value Date: 06/03/2014	2.21		\$179.68 CR
11 Mar	International Transaction Fee Value Date: 06/03/2014	0.07		\$179.61 CR

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Account number

06 2158 10408460

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$179.61 CR
13 Ma	r IINET LIMITED PERTH AUS Card xx3435			
	Value Date: 07/03/2014	180.24		\$0.63 DR
01 Apr	Debit Excess Interest	0.02		\$0.65 DR
01 Apr	Account Fee	4.00		\$4.65 DR
01 Ma	Debit Excess Interest	0.07		\$4.72 DR
01 Ma	Account Fee	4.00		\$8.72 DR
01 Jun	Debit Excess Interest	0.13		\$8.85 DR
01 Jun	Account Fee	4.00		\$12.85 DR
11 Jun	Transfer from xx6498 NetBank Balanced		119.54	\$106.69 CR
11 Jun	Transfer to xx6471 NetBank X Crystal Reports	6.69		\$100.00 CR
11 Jun	Transfer to xx6498 NetBank X Sexism Eroticism	100.00		\$0.00
30 Jun	2014 CLOSING BALANCE			Nil

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$5.34 DR		\$1,044.50		\$1,049.84		Nil

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	8	3	1				-

FROM I AUGUST 2014, PIN WILL REPLACE SIGNATURES. SWITCH TO A PIN.

Remember, you can update your PIN anytime and anywhere. Here's how:

- 1. Log onto NetBank, click the More tab, Security and click My card PIN
- 2. Log onto the CommBank app, click on Cards, select your Card and Choose card PIN.
- 3. Visit us at any branch; or
- 4. Call us on 13 2221.

Find out more at commbank.com.au/pinwise





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