



Your Statement

Statement 10

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MS S PANT PANDIT CHETRI
UNIT 5 29-31 BALFOUR ST
ALLAWAH NSW 2218

Account Number 06 2184 11691792

Statement Period 1 Jul 2022 - 30 Dec 2022

Closing Balance \$3,007.29 CR

Enquiries 13 2221

NetBank Saver

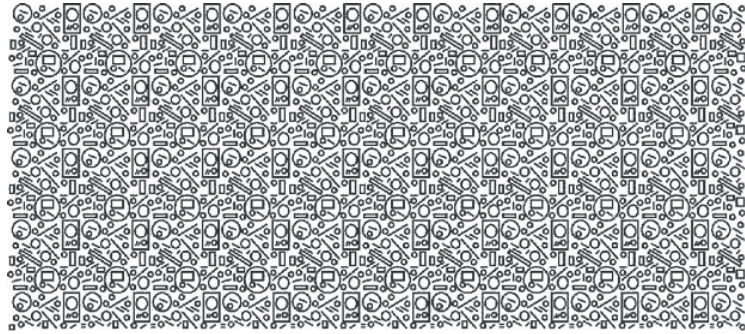
A NetBank Saver is an online savings account linked to your Commonwealth Bank transaction account. With NetBank Saver, you can transfer money online, 24 hours a day, and have instant access to your funds.

Name: SUMITRA PANT PANDIT CHETRI

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
01 Jul	2022 OPENING BALANCE			\$500.22 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$0.50			
01 Jul	Credit Interest		0.12	\$500.34 CR
01 Jul	Transfer to xx1776 CommBank app	100.00		\$400.34 CR
01 Jul	Transfer to xx1776 CommBank app Value Date: 02/07/2022	400.00		\$0.34 CR
02 Jul	Transfer from xx1776 CommBank app		2,000.00	\$2,000.34 CR
03 Jul	Transfer to xx1776 CommBank app	500.00		\$1,500.34 CR
05 Jul	Transfer from xx1776 CommBank app		4,000.00	\$5,500.34 CR
06 Jul	Transfer to xx1776 CommBank app	500.00		\$5,000.34 CR
11 Jul	Transfer to xx1776 CommBank app	1,000.00		\$4,000.34 CR
13 Jul	Transfer to xx1776 CommBank app	200.00		\$3,800.34 CR
14 Jul	Transfer to xx1776 CommBank app	500.00		\$3,300.34 CR
16 Jul	Transfer from xx1776 CommBank app		2,000.00	\$5,300.34 CR
16 Jul	Transfer to xx1776 CommBank app	1,300.00		\$4,000.34 CR
20 Jul	Transfer to xx1776 CommBank app	500.00		\$3,500.34 CR
24 Jul	Transfer to xx1776 CommBank app	1,000.00		\$2,500.34 CR
25 Jul	Transfer to xx1776 CommBank app	700.00		\$1,800.34 CR
26 Jul	Transfer from xx1776 CommBank app		1,200.00	\$3,000.34 CR
28 Jul	Transfer to xx1776 CommBank app	2,000.00		\$1,000.34 CR
29 Jul	Transfer from xx1776 CommBank app		2,400.00	\$3,400.34 CR
31 Jul	Transfer to xx1776 CommBank app	400.00		\$3,000.34 CR
01 Aug	Credit Interest		0.94	\$3,001.28 CR



Date	Transaction	Debit	Credit	Balance
03 Aug	Transfer to xx1776 CommBank app	1,000.00		\$2,001.28 CR
06 Aug	Transfer to xx1776 CommBank app	2,000.00		\$1.28 CR
12 Aug	Transfer from xx1776 CommBank app		2,000.00	\$2,001.28 CR
13 Aug	Transfer to xx1776 CommBank app	1,000.00		\$1,001.28 CR
13 Aug	Transfer to xx1776 CommBank app	500.00		\$501.28 CR
13 Aug	Transfer to xx1776 CommBank app Value Date: 14/08/2022	300.00		\$201.28 CR
14 Aug	Transfer to xx1776 CommBank app	200.00		\$1.28 CR
28 Aug	Transfer from xx1776 CommBank app		1,500.00	\$1,501.28 CR
28 Aug	Transfer to xx1776 CommBank app	300.00		\$1,201.28 CR
28 Aug	Transfer to xx1776 CommBank app	200.00		\$1,001.28 CR
28 Aug	Transfer to xx1776 CommBank app	300.00		\$701.28 CR
28 Aug	Transfer to xx1776 CommBank app	5.00		\$696.28 CR
28 Aug	Transfer to xx1776 CommBank app	192.00		\$504.28 CR
29 Aug	Transfer from xx1776 CommBank app		1,000.00	\$1,504.28 CR
01 Sep	Credit Interest		0.29	\$1,504.57 CR
05 Sep	Transfer to xx1776 CommBank app	1,200.00		\$304.57 CR
06 Sep	Transfer to xx1776 CommBank app	300.00		\$4.57 CR
10 Sep	Transfer from xx1776 CommBank app		12,000.00	\$12,004.57 CR
11 Sep	Transfer from xx1776 CommBank app		2,000.00	\$14,004.57 CR
14 Sep	Transfer to xx1776 CommBank app	2,000.00		\$12,004.57 CR
17 Sep	Transfer to xx1776 CommBank app	1,000.00		\$11,004.57 CR
19 Sep	Transfer to xx1776 CommBank app	1,000.00		\$10,004.57 CR
24 Sep	Transfer from xx1776 CommBank app		2,000.00	\$12,004.57 CR
24 Sep	Transfer to xx1776 CommBank app	500.00		\$11,504.57 CR
24 Sep	Transfer to xx1776 CommBank app	500.00		\$11,004.57 CR
25 Sep	Transfer to xx1776 CommBank app	1,000.00		\$10,004.57 CR
01 Oct	Credit Interest		5.58	\$10,010.15 CR
01 Oct	Transfer to xx1776 CommBank app	500.00		\$9,510.15 CR
02 Oct	Transfer to xx1776 CommBank app	500.00		\$9,010.15 CR
02 Oct	Transfer to xx1776 CommBank app	2,000.00		\$7,010.15 CR
02 Oct	Transfer to xx1776 CommBank app	4,500.00		\$2,510.15 CR
03 Oct	Transfer from xx1776 CommBank app		2,500.00	\$5,010.15 CR
04 Oct	Transfer from xx1776 CommBank app		3,000.00	\$8,010.15 CR
06 Oct	Transfer to xx1776 CommBank app	500.00		\$7,510.15 CR
06 Oct	Transfer to xx1776 CommBank app	500.00		\$7,010.15 CR
08 Oct	Transfer from xx1776 CommBank app		2,000.00	\$9,010.15 CR
12 Oct	Transfer to xx1776 CommBank app	500.00		\$8,510.15 CR

Date	Transaction	Debit	Credit	Balance
14 Oct	Transfer to xx1776 CommBank app	510.00		\$8,000.15 CR
17 Oct	Transfer to xx1776 CommBank app	500.00		\$7,500.15 CR
18 Oct	Transfer to xx1776 CommBank app	500.00		\$7,000.15 CR
22 Oct	Transfer from xx1776 CommBank app		2,000.00	\$9,000.15 CR
26 Oct	Transfer to xx1776 CommBank app	100.00		\$8,900.15 CR
26 Oct	Transfer to xx1776 CommBank app	400.00		\$8,500.15 CR
28 Oct	Transfer to xx1776 CommBank app	1,500.00		\$7,000.15 CR
28 Oct	Transfer to xx1776 CommBank app	100.00		\$6,900.15 CR
30 Oct	Transfer to xx1776 CommBank app	900.00		\$6,000.15 CR
01 Nov	Credit Interest		6.50	\$6,006.65 CR
01 Nov	Transfer to xx1776 CommBank app	6,000.00		\$6.65 CR
04 Nov	Transfer from xx1776 CommBank app Value Date: 05/11/2022		850.00	\$856.65 CR
06 Nov	Transfer to xx1776 CommBank app	500.00		\$356.65 CR
06 Nov	Transfer to xx1776 CommBank app	355.00		\$1.65 CR
06 Nov	Transfer from xx1776 CommBank app		200.00	\$201.65 CR
07 Nov	Transfer to xx1776 CommBank app	200.00		\$1.65 CR
08 Nov	Transfer from xx1776 CommBank app		1,000.00	\$1,001.65 CR
08 Nov	Transfer to xx1776 CommBank app	500.00		\$501.65 CR
10 Nov	Transfer from xx1776 CommBank app		500.00	\$1,001.65 CR
12 Nov	Transfer to xx1776 CommBank app	500.00		\$501.65 CR
12 Nov	Transfer to xx1776 CommBank app	500.00		\$1.65 CR
16 Nov	Transfer from xx1776 CommBank app		9,000.00	\$9,001.65 CR
17 Nov	Transfer from xx1776 CommBank app		2,000.00	\$11,001.65 CR
18 Nov	Transfer from xx1776 CommBank app		2,000.00	\$13,001.65 CR
20 Nov	Transfer to xx1776 CommBank app	3,000.00		\$10,001.65 CR
26 Nov	Transfer to xx1776 CommBank app	1,000.00		\$9,001.65 CR
26 Nov	Transfer to xx1776 CommBank app	1,000.00		\$8,001.65 CR
30 Nov	Transfer from xx1776 CommBank app		3,000.00	\$11,001.65 CR
01 Dec	Credit Interest		5.64	\$11,007.29 CR
02 Dec	Transfer to xx1776 CommBank app	1,000.00		\$10,007.29 CR
02 Dec	Transfer from xx1776 CommBank app		3,000.00	\$13,007.29 CR
02 Dec	Transfer to xx1776 CommBank app	6,000.00		\$7,007.29 CR
04 Dec	Transfer to xx1776 CommBank app	500.00		\$6,507.29 CR
05 Dec	Transfer to xx1776 CommBank app	500.00		\$6,007.29 CR
13 Dec	Transfer to xx1776 CommBank app	2,000.00		\$4,007.29 CR
14 Dec	Transfer to xx1776 CommBank app	1,000.00		\$3,007.29 CR
16 Dec	Transfer from xx1776 CommBank app		1,500.00	\$4,507.29 CR
17 Dec	Transfer to xx1776 CommBank app	1,000.00		\$3,507.29 CR
17 Dec	Transfer to xx1776 CommBank app	1,000.00		\$2,507.29 CR
18 Dec	Transfer to xx1776 CommBank app	500.00		\$2,007.29 CR
20 Dec	Transfer from xx1776 CommBank app		1,000.00	\$3,007.29 CR
24 Dec	Transfer to xx1776 CommBank app	300.00		\$2,707.29 CR
26 Dec	Transfer to xx1776 CommBank app	700.00		\$2,007.29 CR
27 Dec	Transfer to xx1776 CommBank app	2,000.00		\$7.29 CR



Date	Transaction	Debit	Credit	Balance
29 Dec	Transfer from xx1776 CommBank app		3,000.00	\$3,007.29 CR
30 Dec 2022	CLOSING BALANCE			\$3,007.29 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$500.22 CR		\$66,162.00		\$68,669.07		\$3,007.29 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)
01 Jul	\$0.00 and over	0.30%
15 Jul	\$0.00 and over	0.35%
12 Aug	\$0.00 and over	0.85%
14 Oct	\$0.00 and over	1.10%
11 Nov	\$0.00 and over	1.35%
16 Dec	\$0.00 and over	1.60%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Important Notice

Changes to cheque access from 3 June 2023

We are phasing out cheque access¹ from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply².
- If a cheque book was not issued for your account² before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on commbank.com.au

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit

For your personal accounts you can also use phone banking to transfer money to someone or between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit commbank.com.au/changes-to-cheques

¹ Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

² Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit commbank.com.au/changes-to-cheques

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