



Your Statement

Low Fee Gold Mastercard®

5353 1814 0106 5511

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

Statement Period 22 Nov 2022 - 21 Dec 2022

Credit limit \$6,500.00

Available credit \$279.34

Lock, Block, Limit® controls*



Your payment summary

Total amount owing \$6,220.66

Minimum payment \$124.00

Payment due by 16 Jan 2023

To minimise interest, pay the total amount owing, or as much as you can, by the payment due date.

Pay at least the minimum by the due date to avoid a late fee and continue using your card.

Opening balance at 22 Nov	\$6,243.56
New transactions and charges	\$101.10
Payments/refunds	-\$124.00
Closing balance at 21 Dec	\$6,220.66

Next statement period 22 Dec 2022 - 20 Jan 2023

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying estimated total interest charges of...
Only the minimum payment	74 years, 2 months	\$43,101.46
\$320.39	2 years	\$1,468.64, a saving of \$41,632.82

Having trouble making repayments?

If you are having difficulty making credit card repayments, please contact us on 1300 130 107. We may be able to assist you. Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance.

* Lock, Block, Limit® for extra control on your card(s) when you need it. Visit commbank.com.au/lockblocklimit

Enjoy more control with Lock, Block, Limit®

Instantly lock and unlock international and contactless card payments, block ATM cash advances, and set your own spending limit.

Learn how at commbank.com.au/lockblocklimit

Things you should know: Excludes transactions flagged as recurring (e.g. direct debits), not sent to us for authorisation, or made via Tap & Pay set up on a compatible smartphone. Other conditions apply.



*# 17670.46012.1.2 ZZ396 1102SL.CC.S101.D356.O V 03.00.62

Transactions

Date	Transaction Details	Amount (A\$)
19 Dec	Payment Received, Thank You	124.00-
	Interest charged on purchases Purchase Rate 19.740%p.a.	101.10
	Interest charged on cash advances Cash Advance Rate 21.240%p.a.	0.00

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date.
Mastercard is the registered trademark of Mastercard International Incorporated.

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How to pay

**NetBank**

Visit netbank.com.au to transfer funds between your accounts or to pay via BPAY

**CommBank app**

Transfer funds between your accounts or pay via BPAY

**Biller code: 1818****Ref:** 5353 1814 0106 5511

BPAY® Registered to BPay Pty Ltd
ABN 69 079 137 518

**AutoPay**

Visit commbank.com.au/paymycard to set up a monthly repayment

**ATM**

Visit commbank.com.au/locateus to find an ATM that accepts deposits.

We're here to help



commbank.com.au/paymycard

**13 2221**

Overseas +61 2 9999 3283
(reverse charges accepted)

S PANT PANDIT CHETRI

Amount Paid

\$

+780+



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Tips on how to keep your money safe

Protecting your codes such as PINs and Passwords

- Memorise your codes and destroy any letters advising you of new ones.
- Don't tell anyone your codes, including friends, family, account access services or businesses.
- Don't write down your codes, keep them on or with devices such as a phone or computer or keep them in or with articles kept together which are liable to loss or theft simultaneously (for example, in a briefcase or wallet or in different drawers of one item of furniture).
- Avoid letting anyone see you enter your codes during a transaction, or accessing internet or mobile banking.
- If you choose your own codes, don't select anything easily guessed such as your birthday, name, phone number or numbers which form a pattern.
- Watch out for scams, where a criminal, claiming to be from a legitimate business or bank, sends you an email, SMS or calls asking for your account details. Do not click on any links or provide any details. Forward emails to hoax@cba.com.au immediately for investigation.

Keeping your cards and devices safe

- Sign your card as soon as you receive it and regularly check it is still in your possession.
- Don't let anyone else use your card or devices or hold them for you.
- Take your cash, cards, devices and receipts with you after every transaction.
- Don't leave your card out when at places like a bar or café.
- Cut up and dispose of your card when it expires.
- If you use mobile banking, protect your mobile phone in the same way as your card.

Chargebacks and reporting possible mistakes in statements.

- Keep all receipts and transaction records and check the details on each statement when you receive it.
- In some circumstances, when you make a purchase using a Debit Mastercard, Credit Card or Travel Money Card we may be able to exercise our chargeback rights.
- To request a chargeback, let us know within 30 days of the date of the statement showing the transaction.
- Chargeback rights don't apply to BPAY payments from your Debit Mastercard account or Credit Card however we will do our best to try to recover the payment from the Biller or any other person who received it.
- To find out more, please visit commbank.com.au/chargeback

Contact us immediately if:

- Your card or any other device such as a mobile phone (used for mobile banking), are lost or stolen.
- Someone has found out your codes such as PINs, passwords and other codes.
- There has been unauthorised access to your account or you believe there is an error or an unauthorised transaction.

Important Information: It is important to remember that if you don't follow your terms and conditions, protect your cards or devices or make a reasonable attempt to disguise your codes such as PINs and passwords or prevent others from accessing them, you will be liable for any unauthorised transactions. This information is a guideline only. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments code. For a copy of your account terms and conditions, or to notify us of any account security issues, simply call 13 2221.

General Reminders:

- In the event you exceed your credit limit, we will send you a reminder to make a payment to your account. This means that your card may be on hold until we receive payment for the over-limit amount.
- Please make sure you regularly check your card balance to ensure it is within limit. If you would like to change your card settings so that you do not go over limit, call us on 13 22 21 anytime or visit a branch and we'll do this for you.

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945.