

Statement begins 24 August 2012

Statement ends 21 September 2012

Account no. 4940 5252 8008 1119

Enquiries **13 2221**
(24 hours a day, 7 days a week)

Payment due date 16 October 2012

Minimum amount due \$231.00

MR DAVID W GWYNN-JONES
53 NORTHWARD ST
CAMPERDOWN NSW 2050

Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$113.00	\$5,693.73	+ \$214.88	- \$0.00	= \$5,908.61

Date	Reference Number	Transaction Details	Amount (A\$)
11 Sep	7494052LFPF1FFT4U	Kery & Wilkenfeld Prac Bondi Junction AU	77.00
17 Sep	7494052LMPFG7M6YX	City Stationery Office Sydney AU	13.71
19 Sep	7455702LP0X56KLDH	Gg Espresso Pyrmont AU	10.00

Credit limit \$7,000 Available credit \$1,091

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	78 years 8 months	\$44,425.14
\$305.04	2 years	\$1,412.41, a saving of \$43,012.73

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.

Payment Options



www.commbank.com.au
Pay your credit card using
NetBank, 24 hours a day,
7 days a week.



Call **13 2221** to pay by
transferring funds from
your other Commonwealth
Bank account(s).

MR DAVID W GWYNN-JONES
ACCOUNT NUMBER 4940 5252 8008 1119



BPAY®
Biller code: **1818**
Reference number:

4940 5252 8008 1119

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Visa Statement continued

Date	Reference Number	Transaction Details	Amount (A\$)
20 Sep	7494052LR007VUH1K	Late Fee	20.00
		Interest charged on purchases Purchase Rate 19.990% Daily Rate 0.05477%	48.37
		Interest charged on cash advances Cash Advance Rate 21.490% Daily Rate 0.05888%	45.80

YOUR ACCOUNT IS OVERDUE. PLEASE PAY THE OVERDUE AMOUNT
IMMEDIATELY AND ALL FUTURE PAYMENTS BY THE DUE DATE TO
AVOID ANY FURTHER LATE PAYMENT FEES.

EFFECTIVE 1 NOVEMBER 2012, TRAVEL RELATED EXPENDITURE IS
ELIGIBLE FOR GREAT RATE TRANSFERS. ACCORDINGLY, THE 6TH
BULLET POINT OF CLAUSE 13 OF YOUR CREDIT CARD
CONDITIONS OF USE IS DELETED.

*Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance. This may overstate the actual repayments necessary to pay off the balance in 2 years and the interest amounts that you would end up paying.

Important changes to your Credit Card Contract:

When we debit your annual fee

If you are an existing customer, your annual fee (if applicable) will still appear on the same statement each year as it has in the past but will be charged later in the statement period.

If you are a new customer who activates or first uses their card from 1 Aug 2012 to 30 Sept 2012, your annual fee (if applicable) will be charged:

- between 1 Oct and 30 Nov 2012; and
- on or about the anniversary of the date the first annual fee is charged.

If you are a new customer who activates or first uses their card on or from 1 Oct 2012, your annual fee (if applicable) will be charged:

- in the statement period of the first statement issued following activation; and
- on or about the anniversary of the date the first annual fee is charged.

If you are an existing customer with an applicable annual fee waiver, your annual fee (if applicable) will be charged:

- in the first statement period after the waiver has expired; and
- on or about the anniversary of the date the first annual fee is charged.

Changes to International Transaction Fees and cash advance fees

The International Transaction Fee for transactions converted from foreign currencies to Australian dollar equivalents by MasterCard® or Visa will increase to 3.00% and, where converted by American Express®, to 2.00% effective 2 October 2012.

Where a cash advance fee or charge of 1.50% of the cash advance amount would currently apply, effective 2 October 2012 this will increase to 1.75% (personal cards only – this change does not apply to Business Credit Cards). More information about cash advance fees is available on our website www.commbank.com.au/needtoknow