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

Account number	4940 5252 8008 1119
Statement period	22 Aug 2014 - 22 Sep 2014
Credit limit	\$7,000.00
Available credit	\$5,932.89
Next statement end date	22 Oct 2014

### Your account balance

Opening balance at 22 Aug	\$629.87
New transactions and charges	\$1,110.24
Payments/refunds	-\$673.00
Closing balance at 22 Sep	\$1,067.11

### Your payment summary

<b>Minimum payment due</b>	<b>\$25.00</b>
Payment due by	17 Oct 2014
Total amount owing	\$1,067.11

To minimise interest, pay your total amount owing by the payment due date each month.

**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	6 years, 9 months	\$940.04
\$54.96	2 years	\$251.94, a saving of \$688.10

### 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.

## VISA ENTERTAINMENT.

All CommBank Visa cardholders can access the very best entertainment experiences, from exclusive pre-sale ticket opportunities to money-can't-buy member promotions and offers.

Register now for free at [visaentertainment.com.au](http://visaentertainment.com.au)

**VisaEntertainment**



## Transactions

Date	Transaction Details	Amount (A\$)
22 Aug	Virgin Mobile H/O Macquarie Prk AU	24.24
24 Aug	Google *Play Google.Com/Ch GB	10.12
26 Aug	Paypal *Zhangsuyan 4029357733 AU	9.71
29 Aug	Payment Received, Thank You AU	673.00-
31 Aug	Paypal *Eselptyltdd 4029357733 AU	184.31
01 Sep	Transport For Nsw-Opal Chippendale AU	40.00
04 Sep	Paypal *Zhangsuyan 4029357733 AU	14.44
04 Sep	Paypal *Eastlakesel 4029357733 AU	20.85
04 Sep	Paypal *Missionpc 4029357733 AU	35.90
06 Sep	Paypal *Uhobbies 4029357733 HK	43.49
07 Sep	Paypal *Uhobbies 4029357733 HK	218.19
07 Sep	Paypal *Foxtechhobb 4029357733 AU	60.58
07 Sep	Crustgourmetpizza Southport AU	33.00
07 Sep	Paypal *Spotify 35314369001 GB	11.99
09 Sep	Google *Tripview Google.Com/Ch GB	3.99
10 Sep	Transport For Nsw-Opal Chippendale AU	40.00
10 Sep	Paypal *Loreillypty 4029357733 AU	140.99
11 Sep	Paypal *Dealextrreme 4029357733 HK	22.48
13 Sep	Paypal *Rijonesltd 4029357733 AU	56.20
14 Sep	Google *Google Play Google.Com/Ch GB	6.99
14 Sep	Paypal *Xianggangba 4029357733 AU	30.77

## How to pay



**Online:** Pay your credit card using NetBank, 24 hours a day, 7 days a week. Visit [netbank.com.au](http://netbank.com.au)



**Autopay:** Set up a direct debit to pay your credit card each month. Visit: [commbank.com.au/autopay](http://commbank.com.au/autopay)



Bill code: **1818**  
Reference No.:  
4940 5252 8008 1119



**Phone:** Call **13 2221** to transfer funds from your other Commonwealth Bank account(s).



Scan QR code in your banking app

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



**Mail:** This slip with your cheque to:  
Locked Bag 3402,  
BRISBANE QLD 4000

## We're here to help

**13 2221**, 24 hours a day,  
7 days a week

[netbank.com.au](http://netbank.com.au)

Overseas +61 2 9999 3283  
(reverse charges accepted)

MR DAVID W GWYNN-JONES

Amount Paid

\$

+780+

## Transactions

Date	Transaction Details	Amount (A\$)
14 Sep	Paypal *Nickie06ma 4029357733 AU	11.65
15 Sep	Google *Play Google.Com/Ch GB	12.99
16 Sep	Paypal *Tangmingjia 4029357733 AU	67.99
20 Sep	Google *Google Play Google.Com/Ch GB	6.99
	Interest charged on purchases Purchase Rate 19.740%p.a.	2.38
	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.

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**At CommBank we are committed to protecting the details of your credit card and keeping your account safe. Here are some simple steps you can take to increase your level of protection.**

#### **Protecting your cards**

- Sign your card as soon as you receive it.
- Regularly check that you are still in possession of your card.
- Don't let anyone else use your card, or hold it for you.
- Take your cash, card and receipts with you after every transaction.
- Don't leave your card out in the open, such as at 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.

#### **Protecting your personal identification numbers (PIN) and passwords**

- Memorise your PINs and passwords and destroy any letters advising you of new ones.
- Don't tell anyone your PINs or passwords, even friends or family.
- Don't write down your PINs or passwords or keep them on any device you carry with you.
- Avoid letting anyone watch you enter your PIN or password during a transaction. A good practice is to cover the keypad when you put in your PIN.
- If you choose your own password or PIN, don't select anything easily guessed, such as your birth date, name, phone number, postcode, driver's licence number or numbers that 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](mailto:hoax@cba.com.au) immediately for investigation.

#### **Chargebacks**

Ensure you 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 your credit 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. To find out more, visit [www.commbank.com.au/creditcardchargebacks](http://www.commbank.com.au/creditcardchargebacks) and choose the 'disputes' tab.

**Important note:** Notify us immediately if your card or other device (including a phone used for mobile banking) is lost or stolen or someone has found out your PIN or password. If you don't follow your conditions of use and make a reasonable attempt to disguise your PINs or passwords or prevent others from accessing them, you will be liable for any unauthorised transactions. This is a guideline only. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further information please refer to your Credit Card Conditions of Use.