



011

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

Account number	4940 5252 8008 1119
Statement period	21 Nov 2014 - 22 Dec 2014
Credit limit	\$7,000.00
Available credit	\$6,258.71
Next statement end date	21 Jan 2015

### Your account balance

Opening balance at 21 Nov	\$167.74
New transactions and charges	\$1,573.55
Payments/refunds	-\$1,000.00
Closing balance at 22 Dec	\$741.29

### Your payment summary

Minimum payment due	\$25.00
Payment due by	16 Jan 2015
Total amount owing	\$741.29

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	3 years, 7 months	\$318.98
\$38.18	2 years	\$175.01, a saving of \$143.97

### 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.

## COMMBANK APP. ONE APP FOR ALL YOUR BANKING NEEDS.

The CommBank app provides you a secure and easy way to bank on the go.

- View your account balance with one simple swipe
- Pay via a mobile number, email address or Facebook contact
- Tap & Pay at any MasterCard® PayPass™ terminal
- Access your cash from an ATM without your card with Cardless Cash<sup>^</sup>
- Lock, Block and Limit payments on your credit card\*
- Lock and cancel missing credit cards or replace a damaged card
- Access tools, calculators and other apps

Download today.

### Things to know before you Can:

\*Excludes transactions flagged as recurring (e.g. direct debits) and transactions not sent to us for authorisation. Other Terms & Conditions apply.  
<sup>^</sup>Limit of one, up to \$200 without a card withdrawal per day. CommBank app, NetBank, NetCode and account access required.



\*#\* 10873.17079.1.1 ZZ396 1102SL.CC.S102.D358.O V

## Transactions

Date	Transaction Details	Amount (A\$)
21 Nov	QBE Ctp Sydney AU	590.00
21 Nov	200 RTA Internet /lvr Surry Hills AU	484.00
22 Nov	Virgin Mobile H/O Macquarie Prk AU	68.94
23 Nov	Crazy Domains Internet CY	6.00
23 Nov	Crazy Domains Internet CY	18.00
24 Nov	Crazy Domains Internet CY	9.99
25 Nov	Transport For Nsw-Opal Chippendale AU	40.00
30 Nov	Paypal *Asknet Inc 4029357733 CA	79.92
30 Nov	Paypal *Admin 4029357733 AU	4.50
02 Dec	Paypal *Flite Test 4029357733 OH	124.91
04 Dec	Transport For Nsw-Opal Chippendale AU	40.00
05 Dec	Google *Google Play Google.Com/Ch GB	6.99
07 Dec	Paypal *Spotify 35314369001 GB	11.99
10 Dec	Payment Received, Thank You AU	1,000.00-
10 Dec	Paypal *Jummax01 4029357733 AU	8.78
13 Dec	Google *Google Play Google.Com/Ch GB	6.99
17 Dec	Transport For Nsw-Opal Chippendale AU	40.00
19 Dec	Paypal *Bookdeposit 35314369001 GB	32.54
	Interest charged on purchases Purchase Rate 19.740%p.a.	0.00
	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.

## 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).



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



Scan QR code in your banking app

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

## 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+