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

Account number	4940 5252 8008 1119
Statement period	21 Dec 2013 - 21 Jan 2014
Credit limit	\$7,000.00
Available credit	\$5,633.44
Next statement end date	20 Feb 2014

Your account balance

Opening balance at 21 Dec	\$489.98
New transactions and charges	\$876.58
Payments/refunds	\$0.00
Closing balance at 21 Jan	\$1,366.56

Your payment summary

Overdue - please pay now	\$25.00
Minimum payment due by 17 Feb 2014	\$27.00
Total payment due	\$52.00
Total amount owing	\$1,366.56

Your account is overdue.

Please pay the overdue amount immediately to ensure you can continue transacting on your account.

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	13 years, 4 months	\$2,675.97
\$70.38	2 years	\$322.64, a saving of \$2,353.33

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.

SIGNATURES WILL SOON BE PHASED OUT. ALWAYS USE A PIN.

It's easy to select a PIN. Here's how:

1. Log into NetBank and click the **More** tab, **Security** then **My card PIN**;
2. Visit any branch; or
3. Call us on 13 2221.

Find out more at commbank.com.au/pinwise



Transactions

Date	Transaction Details	Amount (A\$)
22 Dec	Virgin Mobile H/O Macquarie Prk AU	24.24
24 Dec	NRMA Limited North Strathf AU	105.00
24 Dec	Bingle Insurance Melbourne AU	663.77
04 Jan	Google *Books Google.Com/Ch GB	17.99
07 Jan	Paypal *Spotify 35314369001 GB	11.99
09 Jan	Google *Play Google.Com/Ch GB	8.10
17 Jan	Late Fee	20.00
	Interest charged on purchases	Purchase Rate 19.740%p.a.
	Interest charged on cash advances	Cash Advance Rate 21.240%p.a.
		25.49
		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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How to pay



Online: Pay your credit card using NetBank, 24 hours a day, 7 days a week. Visit netbank.com.au



Autopay: Set up a direct debit to pay your credit card each month. Visit: 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

4940525280081119

We're here to help

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

netbank.com.au

Overseas +61 2 9999 3283
(reverse charges accepted)

MR DAVID W GWYNN-JONES

Amount Paid

\$

+780+

IMPORTANT INFORMATION ABOUT YOUR COMMONWEALTH BANK CREDIT CARD

Changes to how we collect and manage your credit and other personal information

There are some changes to the Privacy Act which impact the type of information credit providers, like Commonwealth Bank Group ("we" or "us"), give to credit reporting bodies. These changes take effect from 12 March 2014. At the same time we are also making important changes to our Privacy Policy. Please read this notice carefully to understand how the changes impact you.

What is a credit report?

A credit report shows your credit history which helps credit providers assess applications you make for credit, verify your identity and manage accounts you hold with them. Credit reporting bodies collect and exchange this information with credit providers, like us or mobile telephone companies, as well as from publicly available sources.

What is changing?

From 12 March 2014, credit providers can provide more information about you to credit reporting bodies, including how much you have borrowed and whether you fail to meet your loan payment obligations. These changes will allow credit providers to better assess your credit worthiness by giving a more complete picture of your credit profile.

You can ask for a copy of your credit file from credit reporting bodies. You can also ask us for credit-related information we may hold about you, ask us to correct the information if it is wrong, and make a complaint to us about your credit related information.

You will also have rights to limit use by credit reporting bodies of your information for marketing purposes and limit disclosure by credit reporting bodies of your information if you suspect you may be a victim of identity fraud.

From 12 March 2014, our Privacy Policy will include details about these changes and more information about how we collect and handle your personal information, including who we exchange information with, the different ways we collect your information and when and to what countries we may send information overseas. It will also tell you how to access and correct information we hold that may be incorrect, and how you can complain about our privacy practices.

Which credit reporting bodies does the Bank use?

- Veda – www.Veda.com.au
- Experian – www.experian.com.au/credit-services/credit-services.html
- Dun & Bradstreet – www.checkyourcredit.com.au

Each body has a policy about how it deals with your information and you can ask for a copy by contacting the body using the contact details above.

How can you find out more?

You can read or print our Privacy Policy at commbank.com.au/privacypolicy

Changes to your Credit Card Conditions of Use, effective 12 March 2014

“About your Credit Card contract” – page 3, 2nd paragraph:

Replace “National Privacy Principles” with “Australian Privacy Principles”.

Changes to your Credit Card Conditions of Use, effective 01 March 2014

General (throughout brochure)

Replace “card” with “card or device” wherever mentioned (as the context allows).

Changes to Meanings of words

device means a physical device (for example, a card, mobile phone or PayTag) used with electronic equipment to access your card account

The following definitions are added:

contactless payment a way to pay for a purchase by tapping your card or device on a MasterCard *PayPass*, Visa *PayWave* or similar terminal, with no need to use a PIN or signature.

PayTag means a sticker that can be ordered through our mobile phone application/s to enable Tap & Pay functionality.

Tap & Pay means contactless payments functionality that users of our mobile phone application/s can set up directly on a supported device or by using a PayTag by which they may make payments by tapping their phone at a MasterCard *Paypass*, Visa *payWave* or similar terminal.

Condition 4 – Additional cardholders

The 4th, 5th and 6th paragraphs are changed to read as follows:

If you or an additional cardholder asks us, we will remove the additional cardholder from your account. You may do this either by attending a branch or by phoning us on 13 2221.

While we use reasonable efforts to process your request promptly, you should be aware that the removal of an additional cardholder from your card account may not take full effect immediately. If there is a risk of the additional cardholder completing unauthorised transactions you must advise us when you submit your request and ask for an immediate stop to be put on your account. You will continue to be liable for any of the following transactions made by an additional cardholder:

- transactions made before we process the stop request;

- transactions to purchase goods and services at a price below a merchant's authorised floor limit, or where no authorisation is required, until you have taken all reasonable steps to have the additional card/s destroyed.

Condition 11 – What happens when you use electronic equipment?

In the 2nd and 3rd paragraphs:

Insert “per day” after “\$800 per card” and “\$2,000 per card” respectively.

In the 4th paragraph:

Replace “*PayPass* transactions” with “contactless payments” and add the following as the last sentence “For contactless payments, per payment limits apply as set by the relevant card scheme.”

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

3 Important information

