

011

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

Statement Period 23 Aug 2017 - 21 Sep 2017

Credit limit \$7,000.00

Available credit \$5,681.04

Lock, Block, Limit® controls*



Opening balance at 23 Aug	\$1,295.49
New transactions and charges	\$2,023.47
Payments/refunds	-\$2,000.00
Closing balance at 21 Sep	\$1,318.96
Next statement period	22 Sep 2017 - 20 Oct 2017

Your payment summary

Total amount owing \$1,318.96

Minimum payment \$26.00

Payment due by 16 Oct 2017

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.

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	12 years, 7 months	\$2,461.18
\$67.93	2 years	\$311.40, a saving of \$2,149.78

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

CONTROL THE THINGS YOU CAN WITH LOCK, BLOCK, LIMIT.®

Not shopping overseas? You can lock in store and online international payments instantly.

Find out how at commbank.com.au/lockblocklimit

Things you should know: Lock, Block, Limit 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 or via a PayTag. Other conditions apply.



Transactions

Date	Transaction Details	Amount (A\$)
23 Aug	Miniso Life Australi Sydney	39.99
23 Aug	Virgin Mobile H/O Macquarie Prk	112.37
24 Aug	Transport For Nsw-Opal Chippendale	40.00
25 Aug	Sunlite Hardware Pty Newtown	14.32
25 Aug	Haigh Retail Pty Ltd Sydney	32.95
25 Aug	Paypal *Australianu 4029357733	1,080.00
26 Aug	Bunnings 370000 Alexandria	195.33
26 Aug	Bunnings 370000 Alexandria	79.00
28 Aug	Google *Google Storage G.Co/Helppay# ## GB MERCHANT	2.49
28 Aug	Intl Transaction Fee	0.07
01 Sep	Haigh Retail Pty Ltd Sydney	32.95
02 Sep	Paypal *Netflix.Com 4029357733	13.99
04 Sep	Microsoft *Store Msbill.Info	7.95
08 Sep	Paypal *Spotify 35314369001 ## GB MERCHANT	11.99
08 Sep	Intl Transaction Fee	0.36
11 Sep	Transport For Nsw-Opal Chippendale	40.00
12 Sep	Coles 0710 Sydney	8.50

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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: 4940 5252 8008 1119

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.

4940525280081119

We're here to help



commbank.com.au/paymycard



13 2221, anytime.
Overseas +61 2 9999 3283
(reverse charges accepted)

MR DAVID W GWYNN-JONES

Amount Paid

\$

+ 780 +

**Transactions**

Date	Transaction Details	Amount (A\$)
13 Sep	JB Hi Fi Westfield S Sydney	293.00
18 Sep	Payment Received, Thank You	2,000.00-
	Interest charged on purchases	Purchase Rate 19.740%p.a.
	Interest charged on cash advances	Cash Advance Rate 21.240%p.a.

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date.

* * * * *

IMPORTANT NOTICE

CHANGES TO YOUR CONDITIONS OF USE EFFECTIVE 1 NOVEMBER 2017

Effective 1 November 2017, we are making changes to some of your Conditions of Use so that they read as follows:

2.1 Transacting on your account

Second paragraph

Only you or an additional cardholder can use your account and only or mostly for personal, domestic or household purposes (for Business Cards, only for business purposes).

2.2 Limits that apply

Second paragraph

The daily limit for ATM and debit EFTPOS transactions requiring a PIN is \$800 per card, but you can request an increase up to \$2,000 per card. This limit applies across all accounts linked to your card.

New third paragraph

In some cases, a PIN or signature may not be required, such as for contactless payments. Transaction limits may apply as set by the card schemes or merchants.

2.3 International transactions

Second paragraph

We charge you an international transaction fee, as shown in your Schedule:

- When you make a purchase or obtain a cash advance in a foreign currency
- When you make a purchase or obtain a cash advance in Australian dollars:
 - While overseas; or
 - In Australia (for example online), where the merchant, or the financial institution or entity processing the transaction, is located overseas.

2.6 Statements and notices

New fourth paragraph

Statements, notices and emails are sent to your last notified address and considered as received:

- If sent by post, the day they would usually be received in the ordinary course of business.
- If sent by email, the day the email enters the first information system outside CommBank.

IMPORTANT NOTICE

2.8 How to make payments

Third paragraph

Cheques and transfers from other accounts to your credit card may need to be cleared before we increase your available credit. If your payment does not clear:

- That amount will be reversed and treated as a cash advance from the dishonour date.
- This may cause your account to exceed its limit.

2.9 Ways to manage your account

First bullet point

You can reduce or apply to increase your credit limit, or request to close your account, using NetBank or the CommBank app, or by calling us or visiting any Commonwealth Bank branch.

Second bullet point removed

4.2 Getting a refund on transactions

Change heading to read

4.2 Getting a refund on unauthorised transactions

6 Changes to your contract

Minimum notice period for Interest rate changes

No later than the day of the change (no notice required if your rate is decreased).

Description of Other changes

Changing your minimum payment or making any other change to your contract.

Minimum notice period for Other changes

20 days (no notice required if the change reduces your obligations but we will confirm the change no later than in your next statement).

Replace footnote under table with new paragraph

Where we notify by national or local media, we will confirm the change no later than in your next statement. Writing includes electronic notice where you agree to receiving notice that way.

7 Meaning of words used in this document

Definition for balance transfer to read

Balance transfer - An amount we pay to your credit or store card with another financial institution or third party at your request. We may agree to charge a special interest rate for a set period on this amount. To see the updated Conditions of Use, visit **commbank.com.au/creditcardtermsandconditions**

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
 - Debit MasterCard: commbank.com.au/chargeback
 - Credit Card: commbank.com.au/creditcardchargebacks

Contact us immediately if:

- Your card or any other device such as 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 document 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, 24 hours a day, 7 days a week. Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (005-507)