

Statement begins 24 April 2012

Statement ends 24 May 2012

Account no. 4940 5252 8008 1119

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

Payment due date 18 June 2012

Minimum amount due \$68.00

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

## Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$3,748.64	+ \$1,311.05	- \$1,650.00	= \$3,409.69

Date	Reference Number	Transaction Details	Amount (A\$)
24 Apr	7494052G3003DPQ8F	Overlimit Fee	10.00
26 Apr	7494052G50PUHJHJ2	Payment Received, Thank You AU	500.00-
26 Apr	7456472G5A8VM3VN5	Choice Marrickville AU	33.00
27 Apr	7494052G60PUGYQB3	Payment Received, Thank You AU	1,000.00-
30 Apr	7424537GA6AWG9NX1	Paypal *Batterysale 4029357733 AU	39.44
2 May	7455702GB0XWTMQUX	Ikea Tempe AU	228.96
4 May	7494052GDP9UA28LF	Thomas Dux Groc W1414 Paddington AU	25.00
4 May	7494052GD0PUDNYZ0	NetBank Transfer Parramatta AU	286.00
4 May	7494052GD003P9AQ3	CBA Other Cash Adv Fee AU	4.29
5 May	7456472GG9QPYJY6E	Oscillate Wildly Newtown AU	350.00
7 May	7456445GH316QATBE	Moka Japanese Dining Pty Edgecliff AU	10.20
8 May	7494052GH0JLN3BDT	CBA ATM Edgecliff NSW 216201 AU	60.00
8 May	7494052GH003V3QLD	ATM Cash Advance Fee AU	0.90
9 May	7494052GJP9UA29J6	Thomas Dux Groc W1414 Paddington AU	12.36

Credit limit \$3,500 Available credit \$90

## Payment Options



[www.commbank.com.au](http://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\$)
12 May	7431330GM00DWRWEZ	Google *Trailbehind Google.Com/Ch GB	4.81
11 May	7424537GN6QV4R3V7	Paypal *Crazysales 4029357733 AU	76.39
21 May	7494052GY0PUFZTUR	Payment Received, Thank You AU	150.00-
22 May	7494052GZP98UPAJ6	Virgin Mobile Austra North Sydney AU	44.88
21 May	7493776GZ0ZMEYTVG	Www.Dhgate.Com Beijing CN	68.61
		##2144 67.15US DOLLAR	0.00
21 May	7494052H00049D4ZW	Intl Transaction Fee CN	2.02
	Interest charged on purchases	Purchase Rate 20.240% Daily Rate 0.05545%	50.01
	Interest charged on cash advances	Cash Advance Rate 21.740% Daily Rate 0.05956%	4.18

\* \* \* \* \*



### Don't miss out – Register now for invitations to increase your credit card limit

Did you know that new laws from 1 July 2012 mean that you won't be able to receive credit limit increase invitations unless you have registered your consent to receive them?

These occasional invitations simply let you know that you can apply for more credit, should you need extra funds – it's up to you whether you apply.

If you haven't already registered, you can register at any time in the future. But why not register now to make sure you don't miss out on this service?

To register, visit **[commbank.com.au/registernow](http://commbank.com.au/registernow)**

You must be registered for NetBank to be able to register for credit limit increase invitations online.  
You can withdraw your consent at any time. Commonwealth Bank of Australia ABN 48 123 123 124  
Australian credit licence 234945

## Important changes to your Commonwealth Bank Credit Card Conditions of Use

From 1 July 2012, changes in legislation relating to consumer credit become effective. We are also introducing changes to cash advance limits. As a result the following changes have been made to your credit card Conditions of Use and are effective from 1 July 2012. You should keep a copy of this notice as a record of these changes.

You can download the revised Conditions of Use at [commbank.com.au/creditcards](http://commbank.com.au/creditcards) or call 13 2221 to have a copy sent to you.

### Details of changes:

#### 1. Meaning of Words

The following definition is amended as shown: '**cash advance**' now includes ( 3rd bullet point) :  
"transfers from your account using NetBank or our mobile phone application;"

#### 2. Condition 14 – How much credit can you get?

Add the following paragraph: "You may reduce your credit limit at any time by visiting a branch or calling 13 2221."

#### 3. Condition 15 – How much can you get in cash?

Replace the 2nd paragraph with: "A maximum monthly cash advance limit may apply. The amount of the limit will be at our discretion, may vary monthly and will be determined according to our credit risk assessment of you, how long your card account has been open and your payment history."

#### 4. Condition 21 - How we use your payments

Replace the 3rd and 4th paragraph with:

"Payments are applied as follows:

##### **Low rate card accounts opened before 1 July 2012**

Same method as currently applies.

##### **All other accounts**

1. To the last statement's closing balance starting with the transactions attracting the highest interest rate as at the statement date, and then proceeding to transactions at the next lower rate, and so on, until the closing balance is paid in full; and
2. Repayable amounts from the current statement period.

This "All other accounts" category includes accounts opened as a result of migrations from low rate cards to other card families and accounts where we agree to treat your account as in this category."

#### 5. Condition 22 – What interest do we charge?

Replace the 3rd paragraph under the heading "Cards with up to 55 days free on purchases" with:

##### **"To take full advantage of the interest-free period available on purchases:**

##### **Low rate card accounts opened before 1 July 2012**

Same method as currently applies".

After the last paragraph of this section insert the following text:

##### **"All other accounts**

Each month, pay the closing balance - or at least that portion of the closing balance which represents purchases, cash advances or (if your closing balance includes purchases at an introductory purchase rate) any balance transfers or great rate purchases with a rate higher than that introductory purchase rate (**applicable closing balance amount**).

To have an interest-free period for a purchase, you must pay the applicable closing balance amount in full by the due date for:

- the statement prior to that on which the purchase appears; and
- the statement on which the purchase appears.

This "All other accounts" category includes accounts opened as a result of migrations from low rate cards to other card families and accounts where we agree to treat your account as in this category."

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