Commonwealth Bank Commonwealth Bank of Australia

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945

MR DAVID W GWYNN-JONES

53 NORTHWARD ST CAMPERDOWN NSW 2050



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Statement begins 25 August 2010

Statement ends 23 September 2010

Account no. 4940 5252 8008 1119

Enquiries 13 2221

(24 hours a day, 7 days a week)

Payment due date

18 October 2010

Minimum amount due

\$25.00

Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$1,589.39	+ \$838.82	- \$2,399.39	= \$28.82

Date	Reference Number	Transaction Details	Amount (A\$)
27 Aug	7494052KZ0PUBX709	NetBank Transfer Parramatta AU	800.00
27 Aug	7494052KZ0PUF0LFU	Payment Received, Thank You AU	400.00-
27 Aug	7494052KZ00740AG3	CBA Other Cash Adv Chrg AU	10.00
20 Sep	7494052LP0PUDTL63	Payment Received, Thank You AU	1,999.39-
	Interest charged on purcha	ses Purchase Rate 19.990% Daily Rate 0.05477	% 15.62
	Interest charged on cash a	dvances Cash Advance Rate 21.490% Daily Rate 0.05888	% 13.20

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CORRECTION: WE RECENTLY ADVISED YOU OF CHANGES TO CASH ADVANCE FEES. PLEASE NOTE THAT A FEE APPLIES IRRESPECTIVE OF ACCOUNT BALANCE BUT THAT A FLAT \$2.50 WILL APPLY IF YOUR CLOSING BALANCE ON PREVIOUS BUSINESS DAY WAS IN CREDIT.

Credit limit \$2,000

Available credit \$1,971

19159,19159.1.2 ZZ396 1102 CH.CC.S221.D266.L V01.00.00

003-037 290807 (SAL8)

Payment Options



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



Biller code: **1818**Reference number:

4940 5252 8008 1119

In some circumstances, interest has not been charged to credit card accounts as set out in the Credit Cards Conditions of Use. This has resulted in less interest being charged, with no customer adversely impacted. Effective 17 September 2010, interest will be charged according to the Credit Cards Conditions of Use, as outlined below:

Cash Advances	There is no interest free period on cash advances and they accrue interest from the transaction date.
Balance transfers	At the end of the balance transfer period, the outstanding balance (including any related interest) is treated as a cash advance with no interest free period.
Great Rate transfers	At the end of the Great Rate period, the outstanding balance of a great rate transfer (including any related interest) is treated as a purchase with no interest free period.

