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

Account number	4940 5252 8008 1119
Statement period	21 Mar 2014 - 22 Apr 2014
Credit limit	\$7,000.00
Available credit	\$6,853.88
Next statement end date	22 May 2014

## Your account balance

Opening balance at 21 Mar	\$141.94
New transactions and charges	\$1,254.18
Payments/refunds	-\$1,250.00
Closing balance at 22 Apr	\$146.12

## Your payment summary

Minimum payment due	\$25.00
Payment due by	19 May 2014
Total amount owing	\$146.12

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	7 months	\$9.54

## 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.

**FROM 1 AUGUST 2014, PIN WILL REPLACE SIGNATURES. SWITCH TO A PIN.**

It's easy to set up or change a PIN. Here's how:

1. Log onto NetBank, click the **More** tab, **Security** and click **My card PIN**
2. Log onto the CommBank app, click on **Cards**, select your Card and **Choose card PIN**.
3. Visit us at any branch; or
4. Call us on 13 2221

Find out more at [commbank.com.au/pinwise](http://commbank.com.au/pinwise)

**\*PINWISE**



\*# 10885.21020.1.2 ZZ396 1102SL.CC.S102.D114.O V

## Transactions

Date	Transaction Details	Amount (A\$)
21 Mar	Kery & Wilkenfeld Prac Bondi Junctio AU	205.00
21 Mar	Wilson Parking Syd047 Pyrmont AU	14.39
22 Mar	Virgin Mobile H/O Macquarie Prk AU	24.24
24 Mar	Google *Play Google.Com/Ch GB	12.99
26 Mar	Paypal *Graysnswpty 4029357733 AU	353.95
28 Mar	Google *Play Google.Com/Ch GB	8.42
29 Mar	Nu Life Pty Ltd Oatley AU	345.00
29 Mar	Paypal *Uhobbies 4029357733 HK	81.39
01 Apr	Wilson Parking Syd047 Pyrmont AU	14.39
05 Apr	Paypal *3d Robotics 4029357733 CA	63.18
07 Apr	Paypal *Spotify 35314369001 GB	11.99
08 Apr	Wilson Parking Syd047 Pyrmont AU	14.39
09 Apr	Payment Received, Thank You AU	1,250.00-
11 Apr	Wilson Parking Syd047 Pyrmont AU	14.39
12 Apr	Wilson Parking Syd047 Pyrmont AU	32.90
15 Apr	Wilson Parking Syd047 Pyrmont AU	14.39
16 Apr	Wilson Parking Syd047 Pyrmont AU	14.39

## 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

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ABN 69 079 137 518

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## 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+

## Transactions

Date	Transaction Details	Amount (A\$)
17 Apr	Wilson Parking Syd047 Pymont AU	14.39
18 Apr	Wilson Parking Syd047 Pymont AU	14.39
	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.

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EFFECTIVE 1 JUNE 2014, THE FEE APPLYING TO ALL CASH ADVANCES OR CASH EQUIVALENT ITEMS WILL CHANGE TO \$2.50 OR 2% OF THE CASH ADVANCE AMOUNT, WHICHEVER IS THE GREATER.

A MAXIMUM FEE OF \$150 APPLIES (OR A FLAT FEE OF \$2.50 IF YOUR CLOSING BALANCE ON THE PREVIOUS BUSINESS DAY WAS IN CREDIT). THIS CHANGE APPLIES TO CASH ADVANCES MADE THROUGH OVERSEAS TERMINALS OR BANKS; OVER THE COUNTER AT OTHER FINANCIAL INSTITUTIONS WITHIN AUSTRALIA; THROUGH ATMS OF COMMBANK OR ANY OTHER FINANCIAL INSTITUTIONS IN AUSTRALIA, ASB BANK IN NEW ZEALAND AND COMMBANK IN INDONESIA AND VIETNAM; AT COMMBANK BRANCHES; BY FUNDS TRANSFER THROUGH ANY OTHER COMMBANK NETWORK (INCLUDING TELEPHONE BANKING, MOBILE BANKING, NETBANK AND AUSTRALIA POST) AND TO PURCHASES OF CASH EQUIVALENT ITEMS OR SUBSTITUTES (INCLUDING GAMBLING TRANSACTIONS AND TRAVELLER'S CHEQUES).

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