



011

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

Account number	4940 5252 8008 1119
Statement period	23 Dec 2014 - 21 Jan 2015
Credit limit	\$7,000.00
Available credit	\$5,983.90
Next statement end date	20 Feb 2015

Your account balance

Opening balance at 23 Dec	\$741.29
New transactions and charges	\$274.81
Payments/refunds	\$0.00
Closing balance at 21 Jan	\$1,016.10

Your payment summary

Overdue - please pay now	\$25.00
Minimum payment due by 16 Feb 2015	\$25.00
Total payment due	\$50.00
Total amount owing	\$1,016.10

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	5 years, 9 months	\$734.00
\$52.33	2 years	\$239.92, a saving of \$494.08

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.

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With a CommBank Awards Visa card, you can shop at tens of millions of merchants across the globe and withdraw your money at over 2.1 million ATMs worldwide.

Visa's Well Travelled Travellers have been hand-picked from all over the world to bring you the help and advice you need to right your travel wrongs. So everywhere you want to be, you'll always travel happy, with Visa.

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Transactions

Date	Transaction Details	Amount (A\$)
23 Dec	Virgin Mobile H/O Macquarie Prk AU	51.06
07 Jan	Paypal *Spotify 35314369001 GB	11.99
07 Jan	Paypal *Core Elec 4029357733 AU	54.01
09 Jan	Transport For Nsw-Opal Chippendale AU	40.00
09 Jan	Google *Flightradar24 Google.Com/Ch GB	1.99
14 Jan	Bronzemoon Outdoors Gordonvale AU	23.50
19 Jan	Late Fee	20.00
20 Jan	Transport For Nsw-Opal Chippendale AU	40.00
	Interest charged on purchases	Purchase Rate 19.740%p.a. 32.26
	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.

EFFECTIVE 1 MARCH 2015, WE ARE UPDATING YOUR CONDITIONS OF
USE TO A SHORTER, SIMPLIFIED VERSION. A NEW COPY HAS BEEN
ISSUED WITH YOUR JANUARY 2015 STATEMENT. WHILE THERE IS NO
MATERIAL CHANGE, WE RECOMMEND YOU READ IT CAREFULLY. YOU
CAN ALSO READ IT BY VISITING WWW.COMMBANK.COM.AU/CREDITCARDS

EFFECTIVE 7 MARCH 2015, THE INTERNATIONAL FEE FOR
TRANSACTIONS PROCESSED OVERSEAS BUT IN AUSTRALIAN DOLLARS
WILL INCREASE TO 3.00%. TRANSACTIONS MADE PRIOR TO THIS DATE
BUT SETTLED AFTER THIS DATE WILL INCUR THE 3.00% FEE.

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

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+

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FROM 7 MARCH 2015, YOUR ANNUAL FEE (IF APPLICABLE) WILL
INCREASE TO \$29 WHEN IT BECOMES DUE.

