

Statement begins 23 November 2012

Statement ends 20 December 2012

Account no. 4940 5252 8008 1119

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

Payment due date **14 January 2013**

Minimum amount due **\$125.00**

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

Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$6,197.85	+ \$697.80	- \$600.00	= \$6,295.65

Date	Reference Number	Transaction Details	Amount (A\$)
26 Nov	7494052NVPEYEXWTF	Bunnings 590000 Mascot AU	101.77
26 Nov	7494052NV0PUGDHL8	Payment Received, Thank You AU	600.00-
17 Dec	7456445PH31EYLXQA	JB Hi Fi Broadway Broadway AU	505.00
	Interest charged on purchases	Purchase Rate 19.990% Daily Rate 0.05477%	66.64
	Interest charged on cash advances	Cash Advance Rate 21.490% Daily Rate 0.05888%	24.39

Credit limit \$7,000 Available credit \$704

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	82 years	\$48,849.86
\$325.02	2 years	\$1,504.90, a saving of \$47,344.96

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.

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).



BPAY®
Biller code: **1818**
Reference number:

MR DAVID W GWYNN-JONES

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*Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance. This may overstate the actual repayments necessary to pay off the balance in 2 years and the interest amounts that you would end up paying.