

Your Statement

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Account Number 06 2070 10004003

Statement Period 1 Feb 2015 - 30 Apr 2015

Closing Balance \$5,514.84 CR

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



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MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Streamline Account

Name: DAVID GWYNN-JONES

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Debit	Credit	Balance
01 Feb	2015 OPENING BALANCE			\$4,324.24 CR
01 Feb	Debit Interest	5.98		\$4,318.26 CR
01 Feb	Loan Service Fee	10.00		\$4,308.26 CR
02 Feb	Jaycar Electronics Sydney AU	11.95		\$4,296.31 CR
03 Feb	SUNLITE HARDWARE PTY SYDNEY NSW	7.49		\$4,288.82 CR
03 Feb	Wdl ATM CBA ATM CASTLEREAGH 2 NSW 2000	210.00		\$4,078.82 CR
03 Feb	Loan Repayment LN REPAY 241094909	486.00		\$3,592.82 CR
04 Feb	Transfer to other Bank CommBank app panels	220.00		\$3,372.82 CR
10 Feb	Wdl ATM CASHCARD HUNTER CONNECTSYDNEY	280.00		\$3,092.82 CR
10 Feb	Non CBA ATM Withdrawal Fee	2.80		\$3,090.02 CR
10 Feb	Transfer to xx1119 CommBank app	1,450.00		\$1,640.02 CR
10 Feb	Loan Repayment LN REPAY 241094909	486.00		\$1,154.02 CR
11 Feb	Salary THE RECRUITMENT WAGES		14,259.32	\$15,413.34 CR
13 Feb	Direct Debit 044952 OPTUS 10478488000192	39.28		\$15,374.06 CR
15 Feb	ST GEORGE CARDS CommBank app BPAY 9 4601843900281088	50.00		\$15,324.06 CR
16 Feb	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$15,249.06 CR
17 Feb	HOBBYCO PTY LTD SYDNEY NSW 4	89.95		\$15,159.11 CR
17 Feb	Loan Repayment LN REPAY 241094909	486.00		\$14,673.11 CR
23 Feb	Direct Debit 005901 CGU INSURANCE 123A52701391725221	49.58		\$14,623.53 CR
24 Feb	Loan Repayment LN REPAY 241094909	486.00		\$14,137.53 CR



Date	Transaction	Debit	Credit	Balance
25 Feb	Salary THE RECRUITMENT WAGES		2,912.26	\$17,049.79 CR
25 Feb	Salary THE RECRUITMENT WAGES		1,763.42	\$18,813.21 CR
25 Feb	Direct Debit 373578 AGL RETAIL LTD 480003432969	90.14		\$18,723.07 CR
27 Feb	LLOYDS IGA NEWTOWN AU	101.68		\$18,621.39 CR
01 Mar	Credit Interest		0.13	\$18,621.52 CR
03 Mar	Loan Repayment LN REPAY 241094909	486.00		\$18,135.52 CR
09 Mar	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088 Tickets	3,500.00		\$14,635.52 CR
09 Mar	Transfer to xx1119 NetBank	200.00		\$14,435.52 CR
10 Mar	SYDNEY WATER NetBank BPAY 45435 40779730007	240.85		\$14,194.67 CR
10 Mar	NRMA MEMBERSHIP NetBank BPAY 90019 079106400 Membership	108.50		\$14,086.17 CR
10 Mar	Loan Repayment LN REPAY 241094909	486.00		\$13,600.17 CR
11 Mar	Wdl ATM CBA ATM CIRCULAR QUAY2 NSW 2004	280.00		\$13,320.17 CR
12 Mar	Transfer to xx1119 CommBank app	1,311.00		\$12,009.17 CR
13 Mar	Transfer to other Bank CommBank app panels	330.00		\$11,679.17 CR
16 Mar	Direct Debit 044952 OPTUS 10478488000192	41.16		\$11,638.01 CR
16 Mar	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$11,563.01 CR
17 Mar	Loan Repayment LN REPAY 241094909	486.00		\$11,077.01 CR
20 Mar	Wdl ATM CBA ATM CIRCULAR QUAY2 NSW 2004	280.00		\$10,797.01 CR
21 Mar	MARRICKVILLE COUNCIL CommBank app BPAY 5 5000190840	753.69		\$10,043.32 CR
23 Mar	Direct Debit 005901 CGU INSURANCE 123A52701391725321	49.58		\$9,993.74 CR
24 Mar	Loan Repayment LN REPAY 241094909	486.00		\$9,507.74 CR
25 Mar	DIGITAL CAMERA WARE SYDNEY NSW AU	512.00		\$8,995.74 CR
25 Mar	Salary AMBITION CORPORA 10378403		499.95	\$9,495.69 CR
25 Mar	Salary AMBITION CORPORA 10378403		1,902.75	\$11,398.44 CR
25 Mar	Salary AMBITION CORPORA 10378403		1,902.75	\$13,301.19 CR

Date	Transaction	Debit	Credit	Balance
27 Mar	Transfer to xx1119 NetBank	1,300.00		\$12,001.19 CR
29 Mar	Home Loan Pymt CommBank app	10,000.00		\$2,001.19 CR
30 Mar	Wdl ATM ANZ 37 PITT STREET BRANSYDNEY	280.00		\$1,721.19 CR
30 Mar	Non CBA ATM Withdrawal Fee	2.00		\$1,719.19 CR
31 Mar	Loan Repayment LN REPAY 241094909	486.00		\$1,233.19 CR
01 Apr	Direct Credit 325872 IAG DIVIDEND PYT APR15/01204153		26.52	\$1,259.71 CR
01 Apr	Salary AMBITION CORPORA 10378403		1,902.75	\$3,162.46 CR
07 Apr	Loan Repayment LN REPAY 241094909	486.00		\$2,676.46 CR
08 Apr	HEALTHLINE PHARMACY2 SYDNEY NSW AU	75.40		\$2,601.06 CR
09 Apr	Wdl ATM CASHCARD HUNTER CONNECTSYDNEY	280.00		\$2,321.06 CR
09 Apr	Non CBA ATM Withdrawal Fee	2.80		\$2,318.26 CR
09 Apr	MSY TECHONOLOGY NSW ULTIMO AU	460.00		\$1,858.26 CR
11 Apr	MSY TECHONOLOGY NSW ULTIMO AU	356.00		\$1,502.26 CR
14 Apr	Loan Repayment LN REPAY 241094909	486.00		\$1,016.26 CR
15 Apr	Transfer to xx1119 CommBank app	500.00		\$516.26 CR
15 Apr	Direct Debit 348045 AGL SALES P/L 330003658985	238.45		\$277.81 CR
15 Apr	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$202.81 CR
16 Apr	Wdl ATM CBA ATM GATEWAY Q/S NSW 2004	280.00		\$77.19 DR
16 Apr	Direct Debit 044952 OPTUS 10478488000192	36.99		\$114.18 DR
21 Apr	Loan Repayment LN REPAY 241094909	486.00		\$600.18 DR
21 Apr	Direct Debit 005901 CGU INSURANCE 123A52701391725421	49.58		\$649.76 DR
22 Apr	Salary AMBITION CORPORA 10378403		1,567.80	\$918.04 CR
22 Apr	Salary AMBITION CORPORA 10378403		1,567.80	\$2,485.84 CR
22 Apr	Salary AMBITION CORPORA 10378403		1,902.75	\$4,388.59 CR
25 Apr	KAIWO PTY LTD 0001 NEWTOWN	10.50		\$4,378.09 CR
27 Apr	Wdl ATM CBA ATM CIRCULAR QUAY2 NSW 2004	280.00		\$4,098.09 CR
28 Apr	Loan Repayment LN REPAY 241094909	486.00		\$3,612.09 CR
29 Apr	Salary AMBITION CORPORA 10378403		1,902.75	\$5,514.84 CR
30 Apr	2015 CLOSING BALANCE			\$5,514.84 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$4,324.24 CR		\$30,920.35		\$32,110.95		\$5,514.84 CR



Your Debit Interest Rate Summary

Date	Event	Debit Balance	Debit Interest Rate (p.a.)
01 Feb	Your overdraft limit is now \$2,000.00	\$0.00 - \$2,000.00	16.60%

Important information:

- (1) Any debit balances in excess of a current overdraft limit are charged interest at the current excess debit interest rate. If you have no overdraft facility the prevailing rate for debit balances applies to the full overdrawn balance.
- (2) Interest Rates and Overdraft limits are effective as at the date shown but are subject to cancellation or change at the Bank's discretion. For more information about the conditions that apply to your overdraft facility please refer to your credit contract.

Transaction Summary during 1st February 2015 to 30th April 2015

Transaction Type	01 Feb to 28 Feb	01 Mar to 31 Mar	01 Apr to 30 Apr	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.00	\$0.00
Cheques written	0	0	0	0	0	\$0.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00

Effective Wednesday 30 September 2015, the Transaction, Savings and Investment Accounts Terms and Conditions dated 12 March 2014, are amended as follows:

- The *Complete Home Loan* monthly account fee and/or withdrawal fee exemption is being replaced with the *Home Loan everyday account fee* exemption. If you have a current home loan (excluding Viridian Line of Credit and Equity Unlock Loan for Seniors) that you own either individually or jointly in personal name/s, we will exempt your monthly account fee on eligible transaction, savings and investment accounts. Eligible accounts are Smart Access, Complete Access, Streamline, Commonwealth Direct Investment Account, Cash Investment Account and Cash Management Call Account.
- The *Relationship Balance* exemption is being simplified. If you have a total of \$50,000 or more in your eligible contributing accounts that you own either individually or jointly, we will waive your monthly account fee (MAF) and/or withdrawal fee (WF), on eligible transaction, savings and investment accounts which are in an individual or joint name. Your Relationship Balance is automatically calculated on the 2nd last day of each month. If the total amount in your eligible contributing accounts falls below \$50,000 at the time the Relationship Balance is calculated, your MAF and/or WF will not be waived on eligible transaction, savings and investment accounts which are in an individual or joint name. Eligible contributing accounts are Accelerator Cash Account, Award Saver Account, Cash Investment Account, Cash Management Call Account, Complete Access, Commonwealth Direct Investment Account, Farm Management Deposit, GoalSaver Account, NetBank Saver, Passbook Savings Account, Private Banking Account, Savings Investment Account, Smart Access, Streamline Account, Term Deposit and Viridian Line of Credit. Transaction, savings and investments accounts eligible for Relationship Balance and the fees that will be exempted (MAF and/or WF) are unchanged.
- If you complete a Maestro (EFTPOS) or Debit MasterCard purchase in Australian dollars when overseas, an *International transaction fee* equivalent to 3.00% of the transaction value will apply.

You can get a copy of the Terms and Conditions from our website at www.commbank.com.au by calling us or visiting any branch.

