

Statement begins 22 March 2013

Statement ends 22 April 2013

Account no. 4940 5252 8008 1119

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

Payment due date 17 May 2013

Minimum amount due \$141.00

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

Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$7,276.15	+ \$676.79	- \$900.00	= \$7,052.94

Date	Reference Number	Transaction Details	Amount (A\$)
22 Mar	74940522H002D9T4D	Overlimit Fee	10.00
23 Mar	74557022L1T9GDETV	Lloyds Iga Newt Newtown AU	44.85
23 Mar	74363962J000X8X8F	L/Land Newtown NSW AU	30.00
22 Mar	74564452H325H4EYU	Virgin Mobile Aust Nc Macquarie Par AU	44.62
24 Mar	74564722LA8W56BTB	Syd Aprt Intl Carp42 Mascot AU	24.00
27 Mar	74940522N0PUHKKQ7	Payment Received, Thank You AU	500.00-
1 Apr	74423422V92U9T9XE	Paypal *Uhobbies 4029357733 HK	110.93

Credit limit \$7,000 Available credit \$0

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	78 years 11 months	\$49,707.36
\$363.25	2 years	\$1,665.12, a saving of \$48,042.24

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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Visa Statement continued

Date	Reference Number	Transaction Details	Amount (A\$)
2 Apr	74940522W0PUDVK55	Payment Received, Thank You AU	400.00-
1 Apr	74897302W93REEAM3	Paypal *Donkeydirec 4029357733 ON	48.50
8 Apr	745645032ARK1TX9M	Netregistry Pty Ltd Chippendale AU	34.95
12 Apr	749405236PFE7U0DE	Bunnings 590000 Mascot AU	10.01
13 Apr	74245373894U46UM4	Paypal *Viinviintra 4029357733 AU	8.30
14 Apr	7458570389505E1WM	Paypal *Himodel 4029357733 AU	99.52
14 Apr	74779023Q1PWA481K	Amdb Internet IE	24.00
17 Apr	74245373B95RY9YUJ	Paypal *Xyfei1008 4029357733 AU	37.01
19 Apr	74585703F960GXYF9	Paypal *Paypal 4029357733 AU	30.23
Interest charged on purchases		Purchase Rate 19.740% Daily Rate 0.05408%	118.11
Interest charged on cash advances		Cash Advance Rate 21.240% Daily Rate 0.05819%	1.76

IMPORTANT CHANGES TO YOUR CONDITIONS OF USE
1.THE FOLLOWING CHANGES ARE EFFECTIVE IMMEDIATELY:
ABOUT YOUR CREDIT CARD CONTRACT-REPLACE THE LAST SENTENCE
IN PARAGRAPH 9 WITH: "THEY KEEP TO THE EFT CODE, AND FROM
20 MARCH 2013, THE EPAYMENTS CODE, AND WE WARRANT THAT WE
WILL COMPLY WITH THEIR REQUIREMENTS."
MEANINGS OF WORDS-INCLUDE "EPAYMENTS CODE-MEANS THE
CURRENT EPAYMENTS CODE ADMINISTERED BY ASIC"
CONDITION 5 & CONDITION 28-AFTER "EFT CODE" INSERT:"AND
FROM 20 MARCH 2013, THE EPAYMENTS CODE."
CONDITION 27, 3RD PARA UNDER "AMERICAN EXPRESS"- INSERT:
"CONTACT THE INTERNATIONAL OPERATOR OF THE COUNTRY YOU ARE
IN AND BE PUT THROUGH TO +612 9999 3283. WE HAVE NO CONTROL
OVER ANY CHARGES APPLIED FOR CALLING THE OPERATOR."
2.THE FOLLOWING CHANGE IS EFFECTIVE 28 DAYS AFTER
RECEIPT OF THIS STATEMENT:
CONDITION 12-INSERT NEW 4TH BULLET POINT:
"A MINIMUM BALANCE TRANSFER AMOUNT OF \$500 APPLIES"

*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.