



Your Statement

Statement 207

(Page 1 of 4)

Account Number

06 2070 10004003

Statement

Period

1 May 2016 - 31 Jul 2016

Closing Balance

\$1,525.73 DR

Enquiries

13 2221

(24 hours a day, 7 days a week)



011

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 May	2016 OPENING BALANCE			\$1,425.53 DR
01 May	Debit Interest	11.59		\$1,437.12 DR
01 May	Loan Service Fee	10.00		\$1,447.12 DR
03 May	Loan Repayment LN REPAY 241094909	486.00		\$1,933.12 DR
03 May	Direct Credit 002962 CITIGROUP PTY LTD		2,980.60	\$1,047.48 CR
09 May	Wdl ATM CUSS BP COLAC SERVICE SDERBY	200.00		\$847.48 CR
09 May	Non CBA ATM Withdrawal Fee	2.50		\$844.98 CR
10 May	Loan Repayment LN REPAY 241094909	486.00		\$358.98 CR
16 May	Direct Debit 044952 OPTUS 10478488000192	47.17		\$311.81 CR
16 May	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$236.81 CR
17 May	DELAWARE NTH AUS PAR KUNUNURRA WA AU Cash Out \$200.00	200.00		\$36.81 CR
17 May	Loan Repayment LN REPAY 241094909	486.00		\$449.19 DR
23 May	Direct Credit 002962 CITIGROUP PTY LTD		1,067.40	\$618.21 CR
23 May	Direct Debit 005901 CGU INSURANCE 123A52701391826521	49.32		\$568.89 CR
24 May	Loan Repayment LN REPAY 241094909	486.00		\$82.89 CR
28 May	Wdl ATM CBA ATM CASUARINA SQ 2 NT 5903	300.00		\$217.11 DR
31 May	Loan Repayment LN REPAY 241094909	486.00		\$703.11 DR
01 Jun	Debit Interest	3.16		\$706.27 DR
01 Jun	Loan Service Fee	10.00		\$716.27 DR
07 Jun	Loan Repayment LN REPAY 241094909	486.00		\$1,202.27 DR
10 Jun	Direct Credit 002962 CITIGROUP PTY LTD		1,256.00	\$53.73 CR





Date	Transaction	Debit	Credit	Balance
14 Jun	Loan Repayment LN REPAY 241094909	486.00		\$432.27 DR
14 Jun	Direct Debit 044952 OPTUS 10478488000192	35.13		\$467.40 DR
15 Jun	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$542.40 DR
16 Jun	Direct Debit 373578 AGL RETAIL LTD 270004480395	139.27		\$681.67 DR
20 Jun	Transfer to other Bank NetBank 7111841	619.00		\$1,300.67 DR
21 Jun	Loan Repayment LN REPAY 241094909	486.00		\$1,786.67 DR
21 Jun	Direct Debit 005901 CGU INSURANCE 123A52701391826621	49.32		\$1,835.99 DR
27 Jun	STRAND SOUVLAKI BAR NORTH WARD QLD	33.60		\$1,869.59 DR
27 Jun	STRAND SOUVLAKI BAR NORTH WARD QLD	19.00		\$1,888.59 DR
27 Jun	Queens Beach To3015658 Bowen 04AU	32.00		\$1,920.59 DR
28 Jun	Transfer from xx4909 CommBank app		1,000.00	\$920.59 DR
28 Jun	WHITSUNDAY BOOKINGS AIRLIE BEACH AU	80.00		\$1,000.59 DR
28 Jun	Wdl ATM CBA ATM AIRLIE BEACH QLD 4826	300.00		\$1,300.59 DR
28 Jun	Loan Repayment LN REPAY 241094909	486.00		\$1,786.59 DR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2016 is \$0.16			
01 Jul	DEBIT INTEREST CHARGED on this account to June 30, 2016 is \$57.93			
01 Jul	Debit Interest	14.21		\$1,800.80 DR
01 Jul	Loan Service Fee	10.00		\$1,810.80 DR
02 Jul	CALTEX PAY@PUMP ROCKHAMPTON QLD	50.00		\$1,860.80 DR
02 Jul	CALTEX PAY@PUMP ROCKHAMPTON QLD	0.12		\$1,860.92 DR
05 Jul	CHARM CITY MOTEL BUNDABERG QL	115.00		\$1,975.92 DR
05 Jul	Loan Repayment LN REPAY 241094909	486.00		\$2,461.92 DR
06 Jul	Return 05/07/16 Loan Repayment LN REPAY 241094909 Value Date: 05/07/2016		486.00	\$1,975.92 DR
06 Jul	Unpaid Payment Fee Value Date: 05/07/2016	5.00		\$1,980.92 DR
06 Jul	Transfer from xx4909 CommBank app		1,500.00	\$480.92 DR
06 Jul	Wdl ATM CBA ATM CHILDERS QLD 4408	300.00		\$780.92 DR

Date	Transaction	Debit	Credit	Balance
06 Jul	HCF CommBank app BPAY 8 262114671	555.65		\$1,336.57 DR
07 Jul	Refund Purchase CALTEX PAY@PUMP ROCKHAMPTON QLD		50.00	\$1,286.57 DR
10 Jul	JULIUS PIZZERIA SOUTH BRISBAN AU	117.00		\$1,403.57 DR
11 Jul	FINEST LARDER CAFE P NEW FARM QLD	41.00		\$1,444.57 DR
11 Jul	Direct Debit 348045 AGL SALES P/L 620004680742	278.13		\$1,722.70 DR
12 Jul	UNITED LISMORE LISMORE NS	198.25		\$1,920.95 DR
12 Jul	BYRON SHIRE HOLIDAY PARKS BYRON BAY NSW	47.00		\$1,967.95 DR
12 Jul	Loan Repayment LN REPAY 241094909	486.00		\$2,453.95 DR
12 Jul	Direct Credit 002962 CITIGROUP PTY LTD		2,741.20	\$287.25 CR
13 Jul	Direct Debit 044952 OPTUS 10478488000192	11.17		\$276.08 CR
15 Jul	Transfer to xx1119 CommBank app	1,000.00		\$723.92 DR
15 Jul	Wdl ATM CBA ATM MULLUMBIMBY NSW 2578	310.00		\$1,033.92 DR
19 Jul	RITCHIES SUPA IGA & NAMBUCCA HEADNS Cash Out \$100.00 Purchase \$19.22	119.22		\$1,153.14 DR
19 Jul	Loan Repayment LN REPAY 241094909	486.00		\$1,639.14 DR
21 Jul	Direct Debit 005901 CGU INSURANCE 123A52701391826721	49.32		\$1,688.46 DR
26 Jul	ST GEORGE CARDS CommBank app BPAY 9 4601843900281088	120.00		\$1,808.46 DR
26 Jul	Transfer from xx4909 CommBank app		1,000.00	\$808.46 DR
26 Jul	SYDNEY WATER CommBank app BPAY 4 40779730007	231.27		\$1,039.73 DR
26 Jul	Loan Repayment LN REPAY 241094909	486.00		\$1,525.73 DR
31 Jul 2016	CLOSING BALANCE			\$1,525.73 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,425.53 DR		\$12,181.40		\$12,081.20		\$1,525.73 DR

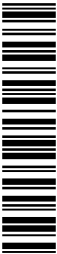
Your Debit Interest Rate Summary

Date	Event	Debit Balance	Debit Interest Rate (p.a.)
01 May	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 May 2016 to 31st July 2016							
Transaction Type	01 May to 31 May	01 Jun to 30 Jun	01 Jul to 31 Jul	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.00	\$0.00
Cheques written	0	0	0	0	0	\$1.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00

Important Notice: about paper statement requests

This account will continue to receive free paper statements, mailed to you as per your Terms and Conditions. We are however, introducing a \$2.50 fee for one off paper statements requested in branch, by phone or via NetBank. This fee will come into effect on 1 February 2017.

Who won't be charged one off paper statement fees?

You won't be charged if you're under 18 years old, or have notified us of a disability. Also, if you currently receive an age or service pension, the account in to which you receive your pension will not be charged these fees.

View your statement in NetBank 24/7

Requesting a paper statement isn't the only way to stay on top of your accounts. Visit NetBank to view or print your statements whenever you like for up to seven years. To get started, log in to **NetBank**, go to **View accounts** and then select **Statements**.

Want to know more?

Visit commbank.com.au/statementchanges for more information. You'll also find a link to the Terms and Conditions for your account.

Extra detail about the changes to the Transaction Savings and Investment Account Terms and Conditions:

Page 48/49, 3.8, Fees for common banking services, effective 1 February 2017, "**Statements of account** Issue of transaction list/unstatemented transactions" replace with "**Transaction listing or ad-hoc paper statement fee** Issue of paper copy of transaction listing, past statements or ordered statements."

