

Statement begins 26 June 2012

Statement ends 24 July 2012

Account no. 4940 5252 8008 1119

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

Payment due date 20 August 2012

Minimum amount due \$96.00

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

## Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$1,099.80	+ \$3,791.10	- \$60.00	= \$4,830.90

Date	Reference Number	Transaction Details	Amount (A\$)
26 Jun	7431330J100UVTU6L	Google *Swiftkey Googl Google.Com/Ch GB	1.99
3 Jul	7494052J90PUDMXXM	Payment Received, Thank You AU	60.00-
4 Jul	2433239JB000F6JE2	Discountasp.Net 626-4464881 CA ##2187 240.00US DOLLAR	233.71 0.00
4 Jul	7494052JB005JDD62	Intl Transaction Fee US	6.89
6 Jul	7494052JQ0PUEABL9	NetBank Transfer Parramatta AU	500.00
6 Jul	7494052JQ005KBXU1	CBA Other Cash Adv Fee AU	7.50

Credit limit \$7,000 Available credit \$2,169

**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	71 years 1 month	\$35,781.74
\$249.40	2 years	\$1,154.79, a saving of \$34,626.95

### Having trouble making repayments?

If you are having difficulty making credit card repayments, please contact us on 1300 130 007. We may be able to assist you.

## Payment Options



[www.commbank.com.au](http://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).

MR DAVID W GWYNN-JONES  
ACCOUNT NUMBER 4940 5252 8008 1119



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

4940 5252 8008 1119

© Registered to Bpay Pty Ltd ABN 69 079 137 518

4940525280081119A

984

Page number	Page 2 of 2
Statement begins	26 June 2012
Statement ends	24 July 2012
Account no.	4940 5252 8008 1119

## Visa Statement continued

Date	Reference Number	Transaction Details	Amount (A\$)
9 Jul	7494052JF0JUPJ9R6	004712200905829 Cap D'agde FR	302.05
		###0000 250.00EURO NATL CURR U	0.00
9 Jul	7494052JF005N7FE8	Os Terminal Cash Adv FR	4.53
9 Jul	7494052JF005N7FE0	Intl Transaction Fee FR	8.91
10 Jul	7449986JG2Y81GEMH	Capsud 165 Beziers FR	87.31
11 Jul	7494052JH0JUHE845	004712100905829 Cap D'agde FR	302.39
		###0000 250.00EURO NATL CURR U	0.00
11 Jul	7494052JH005R4GJ4	Os Terminal Cash Adv FR	4.54
11 Jul	7494052JH005R4GHW	Intl Transaction Fee FR	8.92
10 Jul	7494052JH005R4GHW	Intl Transaction Fee FR	1.75
11 Jul	7497011JH6Q85PKX3	Sncf Agde FR	149.08
		###2194 123.90EURO NATL CURR U	0.00
11 Jul	7494052JJ005T313U	Intl Transaction Fee FR	4.40
15 Jul	7449986JM4N48JR0J	Walk Through M. Cdg 2ac Roissy CH De FR	75.64
15 Jul	7497300JN6QNY83TK	Hotel Paris Nord Paris 10 FR	204.83
		###2198 170.00EURO NATL CURR U	0.00
16 Jul	7494052JN0PUFQP1H	NetBank Transfer Parramatta AU	1,000.00
16 Jul	7494052JN0JUP4ERZ	004712100907083 Paris FR	241.24
		###0000 200.00EURO NATL CURR U	0.00
16 Jul	7494052JN005WX3E7	CBA Other Cash Adv Fee AU	15.00
16 Jul	7494052JN005WX3Q4	Os Terminal Cash Adv FR	4.00
16 Jul	7494052JN005WX3BW	Intl Transaction Fee FR	7.12
15 Jul	7494052JN005WX3BW	Intl Transaction Fee FR	1.51
15 Jul	7494052JN005WX3BW	Intl Transaction Fee FR	6.04
17 Jul	7494052JPPER95N47	Cell Bikes Stanmore AU	45.00
17 Jul	7455702JP0KT1XTLF	Petbarn Pty Ltd Alexandria AU	69.99
19 Jul	7494052JT0PUGH5YP	NetBank Transfer Parramatta AU	200.00
19 Jul	7494052JT005ZRM47	CBA Other Cash Adv Fee AU	3.00
22 Jul	7494052JWP98UPA8H	Virgin Mobile Austra North Sydney AU	44.44
19 Jul	7465736JV00394JB3	Cyberlink Online Shop Net-Shops.Com DE	98.24
24 Jul	7494052JY0JLN3BQ4	CBA ATM Edgecliff NSW 216201 AU	100.00
24 Jul	7494052JY0064H7YF	ATM Cash Advance Fee AU	1.50
	Interest charged on purchases	Purchase Rate 19.990% Daily Rate 0.05477%	31.30
	Interest charged on cash advances	Cash Advance Rate 21.490% Daily Rate 0.05888%	18.28

\*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.