



011

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

Account number	4940 5252 8008 1119
Statement period	21 Sep 2016 - 20 Oct 2016
Credit limit	\$7,000.00
Available credit	\$5,127.78
Next statement end date	21 Nov 2016

Your account balance

Opening balance at 21 Sep	\$1,808.69
New transactions and charges	\$563.53
Payments/refunds	-\$500.00
Closing balance at 20 Oct	\$1,872.22

Your payment summary

Minimum payment due	\$37.00
Payment due by	14 Nov 2016
Total amount owing	\$1,872.22

To minimise interest, pay your total amount owing by the payment due date each month.

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	27 years, 6 months	\$7,435.23
\$96.43	2 years	\$442.00, a saving of \$6,993.23

Having trouble making repayments?

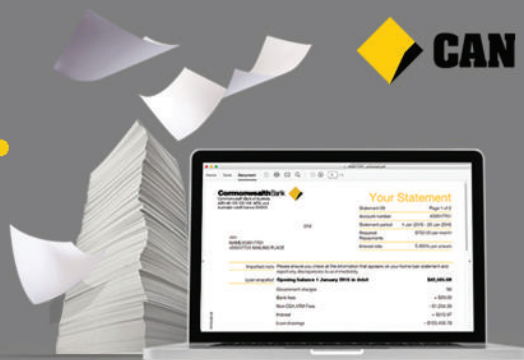
If you are having difficulty making credit card repayments, please contact us on 1300 130 107. We may be able to assist you. Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance.

SWITCH TO ONLINE STATEMENTS.

Online statements are a convenient way to manage your finances and reduce paper clutter. Access, view and download your statements securely in NetBank anywhere, any time.

It's easy to switch to online statements.

Go to commbank.com.au/statements to switch today.



Transactions

Date	Transaction Details	Amount (A\$)
21 Sep	Newtown Pies Newtown NSW AU	8.50
22 Sep	Newtown Pies Newtown NSW AU	8.50
22 Sep	Virgin Mobile H/O Macquarie Prk AU	141.26
22 Sep	Lloyds Iga Newtown AU	32.73
25 Sep	Paypal *Haitao Qin 13715301269 AU	27.90
28 Sep	Paypal *Benlearcons 4029357733 AU	19.90
28 Sep	Paypal *Netflix.Com 4029357733 AU	11.99
30 Sep	Google *Google Storage G.Co/Payhelp# ## GB MERCHANTGB	2.49
30 Sep	Intl Transaction Fee GB	0.07
07 Oct	Lloyds Iga Newtown AU	35.43
08 Oct	Paypal *Spotify 35314369001 ## GB MERCHANTGB	11.99
08 Oct	Paypal *Smartdigi20 4029357733 AU	28.50
08 Oct	Intl Transaction Fee GB	0.36
09 Oct	Paypal *Redmurrayco 4029357733 AU	6.90
10 Oct	Paypal *Zhang Tao 4029357733 AU	7.10
10 Oct	Paypal *Logicware 4029357733 AU	20.25
10 Oct	Paypal *Wiltronicsr 4029357733 AU	19.74
11 Oct	Paypal *Hongkongtin 4029357733 AU	11.78
12 Oct	Payment Received, Thank You AU	500.00-

How to pay



Online: Pay your credit card using NetBank, 24 hours a day, 7 days a week. Visit netbank.com.au



Autopay: Set up a direct debit to pay your credit card each month. Visit: commbank.com.au/autopay



Bill code: **1818**
Reference No.:
4940 5252 8008 1119



Phone: Call **13 2221** to transfer funds from your other Commonwealth Bank account(s).



Scan QR code in your banking app



Mail: This slip with your cheque to:
PO Box 962
PARRAMATTA NSW 2124

BPAY® ® Registered to Bpay Pty Ltd
ABN 69 079 137 518

We're here to help

13 2221, 24 hours a day,
7 days a week

netbank.com.au

Overseas +61 2 9999 3283
(reverse charges accepted)

MR DAVID W GWYNN-JONES

Amount Paid

\$

+780+

Transactions

Date	Transaction Details	Amount (A\$)
12 Oct	Google *Play G.Co/Payhelp# ## GB MERCHANTGB	11.99
12 Oct	Paypal *Xie Zhixin 13714372654 AU	10.99
12 Oct	Intl Transaction FeeGB	0.36
15 Oct	Google *Google Play G.Co/Payhelp# ## GB MERCHANTGB	5.99
15 Oct	Intl Transaction FeeGB	0.18
16 Oct	Google *Flightradar24 G.Co/Payhelp# ## GB MERCHANTGB	1.99
16 Oct	Paypal *Chen Xiang 13425110653 AU	18.60
16 Oct	Paypal *Xianggangba 4029357733 AU	18.89
16 Oct	Paypal *Chen Feng 13760116802 AU	11.62
16 Oct	Intl Transaction FeeGB	0.06
20 Oct	Annual Fee	29.00
Interest charged on purchases		Purchase Rate 19.740%p.a.
Interest charged on cash advances		Cash Advance Rate 21.240%p.a.
		58.47
		0.00

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date.

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IMPORTANT NOTICE

CHANGES TO YOUR CONDITIONS OF USE EFFECTIVE 1 DECEMBER 2016

Effective 1 December 2016, we are making changes to some of your Conditions of Use so that they read as follows:

2.1 Transacting on your account

Second paragraph

Only you or an additional cardholder can use your account and only for personal, domestic or household purposes (for Business Cards, only for business purposes).

New third paragraph

Cards cannot be placed into credit for a sustained period of time. If this is the case, we will return the funds to you.

2.3 Foreign currency transactions

Change heading to read

2.3 International transactions

Second paragraph

We charge you an international transaction fee, as shown in your Schedule, when you make a purchase or obtain a cash advance (whether in a foreign currency or Australian dollars):

- While overseas; or
- In Australia (for example online) where the merchant, or the financial institution or entity processing the transaction, is located overseas.

2.9 Ways to manage your account

First bullet point

You can reduce your credit limit using NetBank or the CommBank App, or by calling us or visiting any Commonwealth Bank branch. You can also request an increase through NetBank.

Third bullet point

You can lock overseas transactions, lock contactless card payments, block ATM cash advances, set spending limits or temporarily lock a misplaced card using NetBank or the CommBank app.

To see the updated Conditions of Use, visit

commbank.com.au/creditcardtermsandconditions

CHANGE TO YOUR CONSUMER CREDIT CONTRACT SCHEDULE EFFECTIVE 1 DECEMBER 2016

Effective 1 December 2016, the name of the existing fee for "Transactions overseas but in Australian dollars" and the description of that fee in your Consumer Credit Contract Schedule will read as follows (there is no change to the amount of the fee):

Transactions in Australian dollars but with an overseas connection⁴

4. Applies when you make a purchase or obtain a cash advance in Australian dollars while overseas, or while you are in Australia (for example online) where the merchant, or the financial institution or entity processing the transaction, is located overseas.