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

Account number	4940 5252 8008 1119
Statement period	21 Jan 2016 - 18 Feb 2016
Credit limit	\$7,000.00
Available credit	\$711.22
Next statement end date	21 Mar 2016

### Your account balance

Opening balance at 21 Jan	\$4,288.94
New transactions and charges	\$2,099.84
Payments/refunds	-\$100.00
Closing balance at 18 Feb	\$6,288.78

### Your payment summary

Minimum payment due	\$125.00
Payment due by	14 Mar 2016
Total amount owing	\$6,288.78

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	74 years, 8 months	\$43,651.08
\$323.89	2 years	\$1,484.73, a saving of \$42,166.35

### 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.

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Things to know before you Can: Insurance issued and managed by Allianz Global Assistance on behalf of Insurer Allianz for Commonwealth Bank of Australia. Restrictions, exclusions, limits, excesses apply. Refer to Travel Insurance Product Disclosure Statement for full conditions at [commbank.com.au](http://commbank.com.au)



## Transactions

Date	Transaction Details	Amount (A\$)
22 Jan	Electrolux Home Prod Moorebank AU	261.60
22 Jan	Paypal *Scdscd9 4029357733 AU	6.39
22 Jan	Virgin Mobile H/O Macquarie Prk AU	48.48
22 Jan	Paypal *Szsalei 4029357733 AU	6.69
26 Jan	Paypal *Digitelaust 4029357733 AU	42.00
28 Jan	Barrenjoey Timbers Mona Vale AU	366.18
28 Jan	Paypal *Netflix.Com 4029357733 AU	11.99
29 Jan	Newtown Pies Pty Ltd Newtown AU	8.50
03 Feb	Crs Hardware Timbe Annandale NSW AU	33.72
06 Feb	Fresh Food Square Wilberforce AU	18.00
06 Feb	Fresh Food Square Wilberforce AU	4.80
06 Feb	BP Nth Wilber 5575 Wilberforce AU	67.90
07 Feb	Google *Play Google.Com/Ch GB	8.99
07 Feb	Paypal *Tryperaustr 4029357733 AU	10.95
07 Feb	Paypal *Ozfirstclas 4029357733 AU	14.98
08 Feb	Bunnings 370000 AlexandriaAU	235.38
08 Feb	Paypal *Spotify 35314369001 GB	11.99
09 Feb	Paypal *Ewdelectric 4029357733 AU	23.14
10 Feb	Payment Received, Thank You AU	100.00-
12 Feb	Lloyds Iga NewtownAU	5.78
14 Feb	Bunnings 370000 AlexandriaAU	157.25

## How to pay



**Online:** Pay your credit card using NetBank, 24 hours a day, 7 days a week. Visit [netbank.com.au](http://netbank.com.au)



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

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

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Overseas +61 2 9999 3283  
(reverse charges accepted)

MR DAVID W GWYNN-JONES

Amount Paid

\$

+780+

Transactions

Date	Transaction Details		Amount (A\$)
16 Feb	Paypal *Zhang Qiong Zh 4029357733 AU		27.66
17 Feb	Bunnings 370000 AlexandriaAU		358.23
17 Feb	Bunnings 370000 AlexandriaAU		213.25
17 Feb	Bunnings 370000 AlexandriaAU		3.10
18 Feb	Bunnings 370000 AlexandriaAU		72.17
	Interest charged on purchases	Purchase Rate 19.740%p.a.	80.72
	Interest charged on cash advances	Cash Advance Rate 21.240%p.a.	0.00

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

\* \* \* \* \*



## **IMPORTANT NOTICE**

### **CHANGES TO YOUR CONDITIONS OF USE EFFECTIVE 25 MARCH 2016**

Effective 25 March 2016, we are making changes to some of your Conditions of Use so that they read as follows:

#### **Foreign currency transactions (Condition 2.3)**

You'll be charged in Australian dollars for purchases and cash advances in other currencies. These are typically converted to Australian dollars by the relevant card scheme, which determines the exchange rates and conversion process. In some cases overseas merchants or ATM operators may allow you to transact in Australian dollars, in which case they set the exchange rate.

We charge you an international transaction fee, as shown in your Schedule, when you make a purchase or obtain a cash advance:

- While overseas; or
- In Australia (for example online), where the merchant's bank processing the payment is located overseas.

#### **What you have to pay (Condition 2.7)**

If you owe less than \$25, your minimum payment is the amount you owe. Otherwise, your minimum payment is the greater of:

- Any amount you owe that exceeds your credit limit;
- 2% of the closing balance, rounded down to the nearest dollar; or
- \$25.

If you have a Business Card other than an Awards card:

- The threshold amount is \$75 (rather than \$25); and
- The minimum payment percentage is 2.5% (rather than 2%).

You must pay all amounts owing under this contract without setting off amounts you believe we owe you.

#### **How to get an interest-free period on purchases (Condition 3.2, third paragraph)**

If you have a balance transfer, you don't need to pay this off to have an interest free period on purchases, unless you also have purchases at an introductory interest rate below the balance transfer rate.

#### **How we use your payments (Condition 3.4)**

Each payment you make becomes effective when we credit it to your account. Payments are applied towards your last statement's closing balance until the full balance is paid. We first pay off your transactions that have the highest interest rate as at the statement date. Payments are then applied to balances from the current statement period. We don't pay you interest on credit (positive) balances.

#### **Meaning of words – cash advance (Condition 7, fifth bullet point)**

- Transactions for items we consider equivalent to cash, such as gambling, lottery tickets, money transfers or travellers cheques, including transactions which merchants tell us are for such items.

To see the updated Conditions of Use, visit [commbank.com.au/creditcardtermsandconditions](http://commbank.com.au/creditcardtermsandconditions)