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

Account number	4940 5252 8008 1119
Statement period	23 Oct 2015 - 20 Nov 2015
Credit limit	\$7,000.00
Available credit	\$5,789.54
Next statement end date	18 Dec 2015

### Your account balance

Opening balance at 23 Oct	\$156.94
New transactions and charges	\$1,053.52
Payments/refunds	\$0.00
Closing balance at 20 Nov	\$1,210.46

### Your payment summary

<b>Overdue - please pay now</b>	<b>\$25.00</b>
<b>Minimum payment due by 15 Dec 2015</b>	<b>\$25.00</b>
<b>Total payment due</b>	<b>\$50.00</b>
<b>Total amount owing</b>	<b>\$1,210.46</b>

### Your account is overdue.

Please pay the overdue amount immediately to ensure you can continue transacting on your account.

**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	8 years, 9 months	\$1,422.38
\$62.34	2 years	\$285.81, a saving of \$1,136.57

### 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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## Transactions

Date	Transaction Details	Amount (A\$)
23 Oct	Paypal *Kogan 4029357733 AU	149.99
26 Oct	Transport For Nsw-Opal Chippendale AU	40.00
26 Oct	Google *Play Google.Com/Ch GB	8.99
28 Oct	Paypal *Netflix.Com 4029357733 AU	11.99
30 Oct	Haigh Retail Pty Ltd Sydney AU	31.95
30 Oct	Tamanas North India Newtown NSW AU	28.70
02 Nov	Fishbone Holdings Pt Sydney AU	10.90
02 Nov	Paypal *Yuanyancong 4029357733 AU	14.10
04 Nov	Transport For Nsw-Opal Chippendale AU	40.00
08 Nov	Paypal *Oo Com AU 4029357733 AU	467.96
08 Nov	Paypal *Spotify 4029357733 AU	11.99
10 Nov	Bunnings 370000 Alexandria AU	126.50
12 Nov	Google *Play Google.Com/Ch GB	8.99
15 Nov	Paypal *Banggoodtec 4029357733 AU	7.58
16 Nov	Access Industries Seven Hills AU	60.00
19 Nov	Late Fee	20.00
Interest charged on purchases		Purchase Rate 19.740%p.a.
Interest charged on cash advances		Cash Advance Rate 21.240%p.a.
		13.88
		0.00

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

## 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).



**Mail:** This slip with your cheque to:  
PO Box 7301  
SILVERWATER NSW 2128



Scan QR code in your banking app

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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+