



MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Statement	195 (Page 1 of 4)
Statement begins	1 May 2013
Statement ends	31 July 2013
Closing balance	\$4,823.79 CR
Enquiries	13 2221 (24 hours a day, 7 days a week)

Streamline Account

Account number 06 2070 10004003

Name: DAVID GWYNN-JONES

Branch: 254 George Street Sydney NSW
Bank, State & Branch number (BSB) 06 2070.

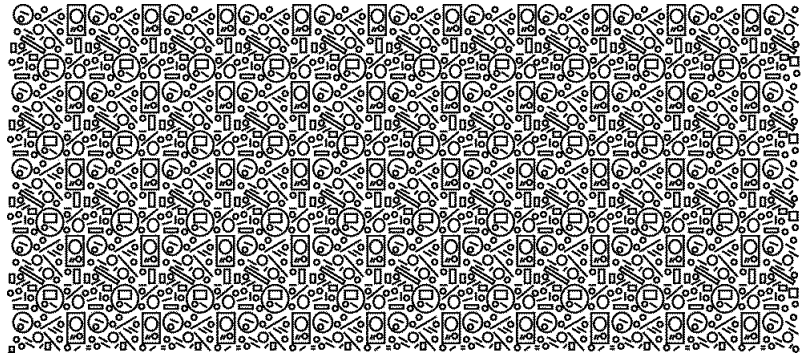
Note: Proceeds of cheques are not available until cleared. Please check that the entries listed on this statement are correct. If there are any errors, please contact the Bank immediately on 13 2221.

Further information about your account, including details of benefits or fees and charges, is available by telephoning the enquiry number listed above. If you have a complaint, information about our dispute resolution process is available from the same enquiry number.

Date	Transaction	Debit	Credit	Balance
01 May 2013	OPENING BALANCE			\$1,401.54 CR
01 May	Debit Interest	14.33		\$1,387.21 CR
01 May	Debit Excess Interest	1.18		\$1,386.03 CR
01 May	Loan Service Fee	10.00		\$1,376.03 CR
02 May	JUST JEANS 046 BROADWAY	100.00		\$1,276.03 CR
02 May	Wdl ATM CBA ATM BROADWAY B NSW 2498	110.00		\$1,166.03 CR
05 May	GATHER ON THE GREEN AU	34.50		\$1,131.53 CR
05 May	Wdl ATM CBA ATM NEWTOWN B NSW 2212	210.00		\$921.53 CR
07 May	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	471.00		\$450.53 CR
13 May	Wdl ATM BBL Fairfax Media CB Pyrmont	160.00		\$290.53 CR
13 May	Non CBA ATM Withdrawal Fee	2.50		\$288.03 CR
14 May	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	471.00		\$182.97 DR
14 May	Direct Debit 044952 OPTUS 10478488000192 OPTUS	31.07		\$214.04 DR
15 May	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	75.00		\$289.04 DR
21 May	Transfer to xx1119 NetBank	700.00		\$989.04 DR
21 May	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	471.00		\$1,460.04 DR
BALANCE CARRIED FORWARD				\$1,460.04 DR

Account number

06 2070 10004003



Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$1,460.04 DR
21 May	Direct Debit 005901 CGU INSURANCE 123A52701391523521 CGU INSURANCE	57.39		\$1,517.43 DR
24 May	Direct Credit 037819 PROFESSIONAL REC PAY FR PRA PROFESSIONAL REC		4,141.87	\$2,624.44 CR
27 May	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	600.00		\$2,024.44 CR
28 May	Direct Debit 373578 AGL RETAIL LTD 460002310557 AGL RETAIL LTD	77.17		\$1,947.27 CR
28 May	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	471.00		\$1,476.27 CR
29 May	Wdi ATM CBA ATM NEWTOWN A NSW 2212	210.00		\$1,266.27 CR
01 Jun	Debit Interest	2.96		\$1,263.31 CR
01 Jun	Loan Service Fee	10.00		\$1,253.31 CR
01 Jun	Credit Interest		0.01	\$1,253.32 CR
04 Jun	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	471.00		\$782.32 CR
06 Jun	Jaycar Electronics Sydney AU	85.85		\$696.47 CR
07 Jun	BEST CHOICE CO. PTY NEWTOWN NSW	21.50		\$674.97 CR
11 Jun	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	471.00		\$203.97 CR
12 Jun	Wdi ATM BBL Fairfax Media CB Pyrmont	250.00		\$46.03 DR
12 Jun	Non CBA ATM Withdrawal Fee	2.50		\$48.53 DR
13 Jun	Direct Debit 044952 OPTUS 10478488000192 OPTUS	29.94		\$78.47 DR
16 Jun	Transfer to xx1119 NetBank	400.00		\$478.47 DR
17 Jun	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	75.00		\$553.47 DR
18 Jun	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	471.00		\$1,024.47 DR
18 Jun	SYDNEY WATER NetBank BPAY 45435 40779730007 D GWYNN JONES 00	484.35		\$1,508.82 DR
	BALANCE CARRIED FORWARD			\$1,508.82 DR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$1,508.82 DR
21 Jun	Direct Debit 005901 CGU INSURANCE 123A52701391523621 CGU INSURANCE	57.39		\$1,566.21 DR
25 Jun	MARRICKVILLE COUNCIL NetBank BPAY 59626 5000190840	340.99		\$1,907.20 DR
25 Jun	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	471.00		\$2,378.20 DR
25 Jun	Direct Credit 037819 PROFESSIONAL REC PAY FR PRA PROFESSIONAL REC		4,374.75	\$1,996.55 CR
26 Jun	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	400.00		\$1,596.55 CR
26 Jun	Transfer to xx1119 NetBank	400.00		\$1,196.55 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2013 is 0.03			
01 Jul	Debit Interest	5.51		\$1,191.04 CR
01 Jul	Loan Service Fee	10.00		\$1,181.04 CR
01 Jul	CELL BIKES STANMORE NSW00	88.95		\$1,092.09 CR
02 Jul	WdI ATM CBA ATM HAYMARKET C NSW 2006	210.00		\$882.09 CR
02 Jul	HCF NetBank BPAY 81646 262114671	459.45		\$422.64 CR
02 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	471.00		\$48.36 DR
06 Jul	KING STREET CYCLERY NEWTOWN NSW	60.00		\$108.36 DR
09 Jul	Transfer from xx4909 NetBank		5,000.00	\$4,891.64 CR
09 Jul	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	3,000.00		\$1,891.64 CR
09 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	486.00		\$1,405.64 CR
11 Jul	Direct Debit 348045 AGL SALES P/L 160002289030 AGL SALES P/L	303.31		\$1,102.33 CR
12 Jul	HAIGHS CHOCOLATES 0001 SYDNEY	16.50		\$1,085.83 CR
12 Jul	~R TECHNOLOGIES SOLUSYDNEY AU	25.00		\$1,060.83 CR
12 Jul	OPORTO HAYMARKET HAYMARKET NS	10.48		\$1,050.35 CR
14 Jul	CELL BIKES STANMORE NSW00	88.90		\$961.45 CR
14 Jul	WdI ATM CBA ATM ENMORE A NSW 2165	210.00		\$751.45 CR
15 Jul	Direct Debit 044952 OPTUS 10478488000192 OPTUS	33.41		\$718.04 CR
15 Jul	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	75.00		\$643.04 CR
	BALANCE CARRIED FORWARD			\$643.04 CR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$643.04 CR
16 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	486.00		\$157.04 CR
21 Jul	Wdi ATM CBA ATM NEWTOWN C NSW 2212	210.00		\$52.96 DR
22 Jul	Direct Debit 005901 CGU INSURANCE 123A52701391523721 CGU INSURANCE	57.39		\$110.35 DR
23 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	486.00		\$596.35 DR
25 Jul	Direct Credit 037819 PRA Trading Acco PRA WAGES 27 PRA Trading Acco		980.36	\$384.01 CR
25 Jul	Direct Credit 037819 PRA Trading Acco PRA WAGES 27 PRA Trading Acco		4,925.78	\$5,309.79 CR
30 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	486.00		\$4,823.79 CR
31 Jul 2013	CLOSING BALANCE			\$4,823.79 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,401.54 CR		\$16,000.52		\$19,422.77		\$4,823.79 CR

Your Debit Interest Rate Summary

Date	Event	Debit balance	Debit interest rate (p.a.)
01 May 13	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 2013 to 31st July 2013

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	\$0.00	\$0.00
Cheques written	0	0	0	0	0	\$0.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00
Deposits	1	1	3				-

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www.teachingawards.com.au



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