

Statement begins 21 February 2013

Statement ends 21 March 2013

Account no. 4940 5252 8008 1119

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

Payment due date **15 April 2013**

Minimum amount due **\$276.15**

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

Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$7,048.50	+ \$727.65	- \$500.00	= \$7,276.15

Date	Reference Number	Transaction Details	Amount (A\$)
21 Feb	74940521L001HLRUD	Overlimit Fee	10.00
22 Feb	24447461PWGN8ZEME	Discount Asp.Net 626-446-4881 CA ##3056 120.00US DOLLAR	117.24 0.00
24 Feb	74564451R32EBQBPM	Kingsford Timber At Newtonewtown AU	17.96
22 Feb	74564451M31GHWYR4	Virgin Mobile Aust Nc Macquarie Par AU	62.27
22 Feb	74940521R001MFKFW	Intl Transaction Fee US	3.52
25 Feb	74897301R8YPEGR0L	Paypal *Smartiepart 4029357733 BC	45.23

Credit limit \$7,000 Available credit \$0

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	79 years 3 months	\$50,422.01
\$374.75	2 years	\$1,717.77, a saving of \$48,704.24

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.

Payment Options



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).



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

MR DAVID W GWYNN-JONES

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Visa Statement continued

Date	Reference Number	Transaction Details	Amount (A\$)
26 Feb	74940521T0PUE6Q0Q	Payment Received, Thank You AU	500.00-
25 Feb	74585701T8ZPFZZK7	Paypal *Powerdigita 4029357733 AU	37.31
8 Mar	7456472235UJFJ0F5	Reino Internationl PI St Leonards AU	4.50
13 Mar	74249232800010FW5	Happy Chef Restaurant Newtown AU	12.00
15 Mar	74779022D1F3AQE9L	Amdb Internet IE	24.00
18 Mar	74423422D90U58NQL	Paypal *Uhobbies 4029357733 HK	283.72
	Interest charged on purchases	Purchase Rate 19.740% Daily Rate 0.05408%	99.38
	Interest charged on cash advances	Cash Advance Rate 21.240% Daily Rate 0.05819%	10.52

*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.