



MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Statement	191 (Page 1 of 5)
Statement begins	1 May 2012
Statement ends	31 July 2012
Closing balance	\$2,566.02 DR
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.

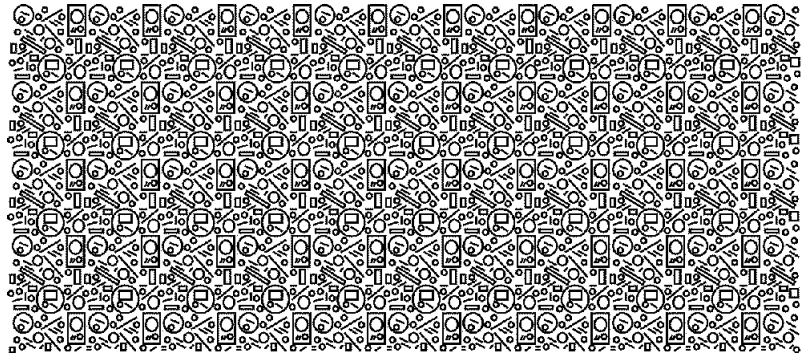
Note: Proceeds of cheques are not available until cleared. Please check that the entries listed on this statement are correct. If there are any errors, please contact the Bank immediately on 13 2221.

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 2012	OPENING BALANCE			\$588.50 CR
01 May	Debit Excess Interest	1.22		\$587.28 CR
01 May	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$54.72 DR
03 May	Overdrawing Approval Fee	10.00		\$64.72 DR
08 May	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$706.72 DR
09 May	Direct Debit 044952 OPTUS 10478488000192 OPTUS	32.90		\$739.62 DR
10 May	Overdrawing Approval Fee	10.00		\$749.62 DR
10 May	Salary APPLIANCES ONLIN 8191 APPLIANCES ONLIN		2,465.89	\$1,716.27 CR
11 May	MOKA JAPANESE DINING EDGECLIFF NS	10.80		\$1,705.47 CR
11 May	Wdi ATM CBA ATM EDGECLIFF NSW 2162	110.00		\$1,595.47 CR
11 May	Overdrawing Approval Fee	10.00		\$1,585.47 CR
15 May	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$943.47 CR
15 May	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	69.95		\$873.52 CR
18 May	Wdi ATM SUNCORP C STORE CAPTAINNSW	110.00		\$763.52 CR
18 May	Non CBA ATM Withdrawal Fee	2.50		\$761.02 CR
21 May	Transfer to xx1119 NetBank	150.00		\$611.02 CR
BALANCE CARRIED FORWARD				\$611.02 CR

Account number

06 2070 10004003



Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$611.02 CR
21 May	Direct Debit 005901 CGU INSURANCE 123A52701391422521 CGU INSURANCE	63.77		\$547.25 CR
22 May	Wdl ATM CBA ATM EDGECLIFF NSW 2162	110.00		\$437.25 CR
22 May	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$204.75 DR
24 May	ROYAL EXPRESS SYDNEY NSW	421.00		\$625.75 DR
24 May	Salary APPLIANCES ONLIN 8191 APPLIANCES ONLIN		2,465.89	\$1,840.14 CR
26 May	Transfer to xx1119 NetBank	500.00		\$1,340.14 CR
27 May	RAYS OUTDOORS CAMPERDOWN NS	200.00		\$1,140.14 CR
27 May	Stanmore SupermarketStanmore	20.90		\$1,119.24 CR
28 May	Wdl ATM SUNCORP C STORE CAPTAINNSW	210.00		\$909.24 CR
28 May	Non CBA ATM Withdrawal Fee	2.50		\$906.74 CR
29 May	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$264.74 CR
31 May	Direct Debit 373578 AGL RETAIL LTD 350001825928 AGL RETAIL LTD	81.21		\$183.53 CR
01 Jun	Debit Interest	0.19		\$183.34 CR
01 Jun	Debit Excess Interest	0.92		\$182.42 CR
01 Jun	Credit Interest		0.01	\$182.43 CR
05 Jun	COLES EDGECLIFF NSW AU	18.56		\$163.87 CR
05 Jun	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$478.13 DR
07 Jun	Salary APPLIANCES ONLIN 8191 APPLIANCES ONLIN		2,465.89	\$1,987.76 CR
08 Jun	Wdl ATM CBA ATM EDGECLIFF NSW 2162	110.00		\$1,877.76 CR
09 Jun	Icebreak Australia PTY LTBirkenhead PoAU	153.50		\$1,724.26 CR
09 Jun	KATHMANDU PTY LTD DRUMMOYNE	149.99		\$1,574.27 CR
10 Jun	Wdl ATM CBA ATM NEWTOWN C NSW 2212	160.00		\$1,414.27 CR
10 Jun	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	300.00		\$1,114.27 CR
10 Jun	Wdl ATM CBA ATM NEWTOWN B NSW 2212	210.00		\$904.27 CR
	BALANCE CARRIED FORWARD			\$904.27 CR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$904.27 CR
11 Jun	SYDNEY WATER NetBank BPAY 45435 40779730007 water	233.00		\$671.27 CR
11 Jun	HCF NetBank BPAY 81646 262114671 hcf	870.80		\$199.53 DR
11 Jun	MARRICKVILLE COUNCIL NetBank BPAY 59626 5000190840 mc	343.67		\$543.20 DR
11 Jun	Wdi ATM WESTPAC SYD INT DEP C DMASCOT	389.22		\$932.42 DR
11 Jun	Non CBA ATM Withdrawal Fee	12.00		\$944.42 DR
12 Jun	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,586.42 DR
12 Jun	Direct Debit 044952 OPTUS 10478488000192 OPTUS	33.84		\$1,620.26 DR
15 Jun	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	69.95		\$1,690.21 DR
18 Jun	Wdi ATM SAVONNIERES SAVONNIER EUR200.00	251.41		\$1,941.62 DR
18 Jun	International ATM Withdrawal Fee	12.54		\$1,954.16 DR
19 Jun	Salary UNSW 3161371-UNS-NS2 UNSW		2,348.45	\$394.29 CR
19 Jun	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$247.71 DR
21 Jun	Salary APPLIANCES ONLIN 8191 APPLIANCES ONLIN		1,607.99	\$1,360.28 CR
21 Jun	Direct Debit 005901 CGU INSURANCE 123A52701391422621 CGU INSURANCE	63.77		\$1,296.51 CR
24 Jun	Wdi ATM CCM AVIGNON AVIGNON EUR210.00	263.66		\$1,032.85 CR
24 Jun	International ATM Withdrawal Fee	12.91		\$1,019.94 CR
25 Jun	Wdi ATM CDN NIMES EUR200.00	251.10		\$768.84 CR
25 Jun	International ATM Withdrawal Fee	12.53		\$756.31 CR
26 Jun	Wdi ATM BOLLENE EXT BOLLENE EUR160.00	200.69		\$555.62 CR
26 Jun	International ATM Withdrawal Fee	11.02		\$544.60 CR
26 Jun	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$97.40 DR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2012 is 0.19			
01 Jul	Debit Interest	6.72		\$104.12 DR
01 Jul	Loan Service Fee	10.00		\$114.12 DR
	BALANCE CARRIED FORWARD			\$114.12 DR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$114.12 DR
03 Jul	Wdi ATM BNP ARLES EUR210.00	261.86		\$375.98 DR
03 Jul	International ATM Withdrawal Fee	12.86		\$388.84 DR
03 Jul	Transfer to xx1119 NetBank	60.00		\$448.84 DR
03 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,090.84 DR
04 Jul	Wdi ATM CIC MARSEILLE CANEBI MARSEILL EUR210.00	258.81		\$1,349.65 DR
04 Jul	International ATM Withdrawal Fee	12.76		\$1,362.41 DR
06 Jul	STE DE GESTION C H M AGDE CEDEX FRA 109.50 EUR	134.14		\$1,496.55 DR
06 Jul	International Purchase Fee	4.02		\$1,500.57 DR
06 Jul	Transfer from xx1119 NetBank		500.00	\$1,000.57 DR
06 Jul	Wdi ATM CAP D'AGDE LE VILLAGE CAP D'AGD EUR250.00	304.48		\$1,305.05 DR
06 Jul	International ATM Withdrawal Fee	14.13		\$1,319.18 DR
09 Jul	Direct Debit 044952 OPTUS 10478488000192 OPTUS	42.37		\$1,361.55 DR
10 Jul	Direct Debit 348045 AGL SALES P/L 130001893867 AGL SALES P/L	226.60		\$1,588.15 DR
10 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$2,230.15 DR
13 Jul	Overdrawing Approval Fee	10.00		\$2,240.15 DR
15 Jul	Transfer from xx1119 NetBank		1,000.00	\$1,240.15 DR
16 Jul	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	69.95		\$1,310.10 DR
17 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,952.10 DR
19 Jul	Transfer from xx1119 NetBank		200.00	\$1,752.10 DR
19 Jul	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088 cc	120.00		\$1,872.10 DR
23 Jul	Direct Debit 005901 CGU INSURANCE 123A52701391422721 CGU INSURANCE	63.77		\$1,935.87 DR
24 Jul	Salary APPLIANCES ONLIN 110707 APPLIANCES ONLIN		653.85	\$1,282.02 DR
24 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,924.02 DR
	BALANCE CARRIED FORWARD			\$1,924.02 DR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$1,924.02 DR
31 Jul	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$2,566.02 DR
31 Jul 2012	CLOSING BALANCE			\$2,566.02 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$588.50 CR		\$16,862.49		\$13,707.97		\$2,566.02 DR

Your Debit Interest Rate Summary

Date	Event	Debit balance	Debit interest rate (p.a.)
21 May 12	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 2012 to 31st July 2012

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	2	3	4				-

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Effective 04/03/2013, your Personal Overdraft Usual Terms and Conditions are changing.

We have highlighted the additions in *italics* to the clauses or parts of clauses that are changing; however we recommend that you also read the changes together with your copy of the terms and conditions, which was provided to you with your Loan Contract.

Part A All Loans is varied for all contracts as follows:

5 Loan funding

5.2 We fund the Loan:

- a) by paying each Loan drawing in accordance with the Contract and your written instructions; or
- b) when you or anyone you authorise asks for credit in a manner approved by us (for example, by having a cheque presented to us for payment or by a withdrawal at an electronic terminal).
- c) *any payment instructions, including cheques drawn on your account, or other documents delivered to us in connection with a transaction on your account become our property when the transaction is complete.*

At the same time, we record your debt to us by debiting the Loan Account.

Part F Overdrafts (O) is varied for all contracts as follows:

04 Repayments

04.3 You are required to make a credit to your Overdraft account *of at least \$200* each month while your Overdraft is being used.

04.5 *We review your Contract each year to determine whether we will continue, cancel, or reduce the Limit. We will give 30 days' written notice advising you of any decision to cancel or reduce the Limit.*