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

Account number	4940 5252 8008 1119
Statement period	21 Sep 2013 - 22 Oct 2013
Credit limit	\$7,000.00
Available credit	\$5,620.50
Next statement end date	21 Nov 2013

### Your account balance

Opening balance at 21 Sep	\$1,469.37
New transactions and charges	\$410.13
Payments/refunds	-\$500.00
Closing balance at 22 Oct	\$1,379.50

### Your payment summary

Minimum payment due	<b>\$27.00</b>
Payment due by	18 Nov 2013
Total amount owing	\$1,379.50

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	14 years, 7 months	\$3,016.37
\$71.05	2 years	\$325.67, a saving of \$2,690.70

### 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.

# SIGNATURES WILL SOON BE PHASED OUT. ALWAYS USE A PIN.

It's easy to select a PIN. Here's how:

1. Log onto NetBank and click the **More** tab. Then click **Manage my accounts** and follow the links;
2. Visit any branch; or
3. Call us on 13 2221.

Find out more at [commbank.com.au/pinwise](http://commbank.com.au/pinwise)



## Transactions

Date	Transaction Details	Amount (A\$)
22 Sep	Virgin Mobile H/O Macquarie Prk AU	24.24
24 Sep	Rms Etoll Ph 131865 Parramatta AU	20.00
07 Oct	Bunnings 590000 Mascot AU	206.88
07 Oct	Paypal *Spotify 35314369001 GB	11.99
07 Oct	Paypal *Camera2000 4029357733 AU	72.53
14 Oct	Payment Received, Thank You AU	500.00-
22 Oct	Virgin Mobile H/O Macquarie Prk AU	24.24
22 Oct	Annual Fee	24.00
	Interest charged on purchases	Purchase Rate 19.740%p.a. 26.25
	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.

14.19.1.1 ZZ396 1102SL.CC.S102.D297.O V 03.00.19

## 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:  
Locked Bag 3402,  
BRISBANE QLD 4000



Scan QR code in your banking app

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## We're here to help

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

[netbank.com.au](http://netbank.com.au)

Overseas +61 2 9999 3283  
(reverse charges accepted)

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Amount Paid

\$

+780+