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

Account number	4940 5252 8008 1119
Statement period	22 Nov 2013 - 20 Dec 2013
Credit limit	\$7,000.00
Available credit	\$6,510.02
Next statement end date	21 Jan 2014

### Your account balance

Opening balance at 22 Nov	\$897.80
New transactions and charges	\$892.18
Payments/refunds	-\$1,300.00
Closing balance at 20 Dec	\$489.98

### Your payment summary

Minimum payment due	<b>\$25.00</b>
Payment due by	14 Jan 2014
Total amount owing	\$489.98

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	2 years, 1 month	\$117.13
\$25.24	2 years	\$115.68, a saving of \$1.45

### 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 into NetBank and click the **More** tab, **Security** then **My card PIN**;
2. Visit any branch; or
3. Call us on 13 2221.

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



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## Transactions

Date	Transaction Details	Amount (A\$)
22 Nov	Wilson Parking Syd047 Pymont AU	32.90
22 Nov	Virgin Mobile H/O Macquarie Prk AU	24.24
27 Nov	Discount Asp.Net 626-446-4881 ##3333 15.00US DOLLARCA	16.51
27 Nov	Intl Transaction FeeUS	0.50
28 Nov	Crazy Domains Internet CY	20.59
02 Dec	Payment Received, Thank You AU	900.00-
04 Dec	Lpi NSW Internet Sydney AU	12.15
05 Dec	Temora Aviation Museum Temora AU	50.90
07 Dec	Paypal *Spotify 35314369001 GB	11.99
07 Dec	Paypal *Onestopdiyc 4029357733 AU	15.45
07 Dec	Paypal *Onestopdiyc 4029357733 AU	16.26
08 Dec	Paypal *Kenable Ltd 35314369001 GB	4.79
09 Dec	Paypal *Kogan 4029357733 AU	345.98
10 Dec	Paypal *Kogan 4029357733 AU	49.00
14 Dec	Happy Chef Restaurant Newtown AU	16.40
16 Dec	Payment Received, Thank You AU	400.00-
17 Dec	Travel Com AU Milton AU	14.95

## 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).



Scan QR code in your banking app

BPAY® ® Registered to Bpay Pty Ltd  
ABN 69 079 137 518



**Mail:** This slip with your cheque to:  
Locked Bag 3402,  
BRISBANE QLD 4000

## 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)

MR DAVID W GWYNN-JONES

Amount Paid

\$

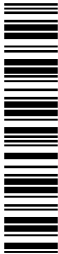
+780+

Transactions

Date	Transaction Details		Amount (A\$)
18 Dec	QANTAS Airways Limit Mascot AU		132.00
19 Dec	Virgin Aust 7954619014087bowen Hills AU		122.71
	Interest charged on purchases	Purchase Rate 19.740%p.a.	4.86
	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.

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**At CommBank we are committed to protecting the details of your credit card and keeping your account safe. Here are some simple steps you can take to increase your level of protection.**

### **Protecting your cards**

- Sign your card as soon as you receive it.
- Regularly check that you are still in possession of your card.
- Don't let anyone else use your card, or hold it for you.
- Take your cash, card and receipts with you after every transaction.
- Don't leave your card out in the open, such as at a bar or café.
- Cut up and dispose of your card when it expires.
- If you use mobile banking, protect your mobile phone in the same way as your card.

### **Protecting your personal identification numbers (PIN) and passwords**

- Memorise your PINs and passwords and destroy any letters advising you of new ones.
- Don't tell anyone your PINs or passwords, even friends or family.
- Don't write down your PINs or passwords or keep them on any device you carry with you.
- Avoid letting anyone watch you enter your PIN or password during a transaction. A good practice is to cover the keypad when you put in your PIN.
- If you choose your own password or PIN, don't select anything easily guessed, such as your birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Watch out for scams, where a criminal, claiming to be from a legitimate business or bank, sends you an email, SMS or calls asking for your account details. Do not click on any links or provide any details. Forward emails to [hoax@cba.com.au](mailto:hoax@cba.com.au) immediately for investigation.
- You can change your card PIN instantly in NetBank, the CommBank app or at a CommBank branch or ATM.

### **Chargebacks**

Ensure you keep all receipts and transaction records and check the details on each statement when you receive it. In some circumstances when you make a purchase using your credit card you may be able to exercise your chargeback rights. Usually, we can only do this after you have tried to get a refund from the merchant and were unsuccessful. To request a chargeback, tell us you want to chargeback within 30 days of the date of the statement which shows the transaction and provide us with any information we ask for to support your request. If you don't follow these steps it may limit our ability to resolve your complaint, and you may still be liable for the transaction.

Please note that chargeback rights don't apply to BPAY® payments from your credit card account, however we will do our best to try to recover the payment from the Biller or any other person who received it, if possible.

**Things to know before you Can:** Notify us immediately if your card or other device (including a phone used for mobile banking) is lost or stolen or someone has found out your PIN or password. If you don't make a reasonable attempt to disguise your PINs or passwords or prevent others from accessing them, you will be liable for any unauthorised transactions. This is a guideline only. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further information please refer to your Credit Card Conditions of Use. Commonwealth Bank of Australia ABN 48 123 123 124 Australian credit licence 234945.