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

Account number	4940 5252 8008 1119
Statement period	23 Oct 2013 - 21 Nov 2013
Credit limit	\$7,000.00
Available credit	\$6,102.20
Next statement end date	20 Dec 2013

Your account balance

Opening balance at 23 Oct	\$1,379.50
New transactions and charges	\$518.30
Payments/refunds	-\$1,000.00
Closing balance at 21 Nov	\$897.80

Your payment summary

Minimum payment due	\$25.00
Payment due by	16 Dec 2013
Total amount owing	\$897.80

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	4 years, 10 months	\$540.90
\$46.24	2 years	\$211.94, a saving of \$328.96

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



Transactions

Date	Transaction Details	Amount (A\$)
24 Oct	Paypal *Dragonmarts 4029357733 HK	7.90
24 Oct	Paypal *Core Elec 4029357733 AU	16.12
04 Nov	Payment Received, Thank You AU	1,000.00-
04 Nov	Cityofsydneyparkingtx Sydney AU	5.50
05 Nov	Star City Pyrmont AU	15.00
07 Nov	Paypal *Spotify 35314369001 GB	11.99
10 Nov	Paypal *Bit Mb 4029357733 AU	319.00
14 Nov	Paypal *Ozplaza 4029357733 AU	42.25
16 Nov	Paypal *Eastlakesel 4029357733 AU	9.89
16 Nov	Paypal *Villageente 4029357733 AU	44.86
19 Nov	Star City Pyrmont AU	30.00
	Interest charged on purchases Purchase Rate 19.740%p.a.	15.79
	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.

How to pay



Online: Pay your credit card using NetBank, 24 hours a day, 7 days a week. Visit netbank.com.au



Autopay: Set up a direct debit to pay your credit card each month. Visit: 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

Overseas +61 2 9999 3283
(reverse charges accepted)

MR DAVID W GWYNN-JONES

Amount Paid

\$

+780+