

Statement begins 22 January 2013

Statement ends 20 February 2013

Account no. 4940 5252 8008 1119

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

Payment due date 18 March 2013

Minimum amount due \$140.00

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

Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$7,091.59	+ \$406.91	- \$450.00	= \$7,048.50

Date	Reference Number	Transaction Details	Amount (A\$)
22 Jan	74564450N30R6RJD9	Virgin Mobile Aust Nc Macquarie Par AU	44.44
22 Jan	74940520N000M17YH	Overlimit Fee	10.00
23 Jan	74940520P0PUFLVFJ	Payment Received, Thank You AU	200.00-
29 Jan	74940520X0PUQPKFK	Payment Received, Thank You AU	100.00-
26 Jan	74564720XA8VPLPND	Choice Marrickville AU	33.00
13 Feb	74940521Q0PUGM7P9	Payment Received, Thank You AU	150.00-

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	78 years 10 months	\$49,692.95
\$363.02	2 years	\$1,664.06, a saving of \$48,028.89

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\$)
13 Feb	74373981Q3DJU978E	Hextronik Limited Hong Kong HK	199.79
		##3045 206.16US DOLLAR	0.00
13 Feb	74940521D001AZX9U	Intl Transaction Fee HK	5.99
		Interest charged on purchases Purchase Rate 19.740% Daily Rate 0.05408%	93.50
		Interest charged on cash advances Cash Advance Rate 21.240% Daily Rate 0.05819%	20.19

*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.