



MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Statement	197 (Page 1 of 4)
Statement begins	1 November 2013
Statement ends	31 January 2014
Closing balance	\$5,198.64 CR
Enquiries	13 2221 (24 hours a day, 7 days a week)

Streamline Account

Account number 06 2070 10004003

Name: DAVID GWYNN-JONES

Branch: 10 Bridge Street Sydney NSW
Bank, State & Branch number (BSB) 06 2070.

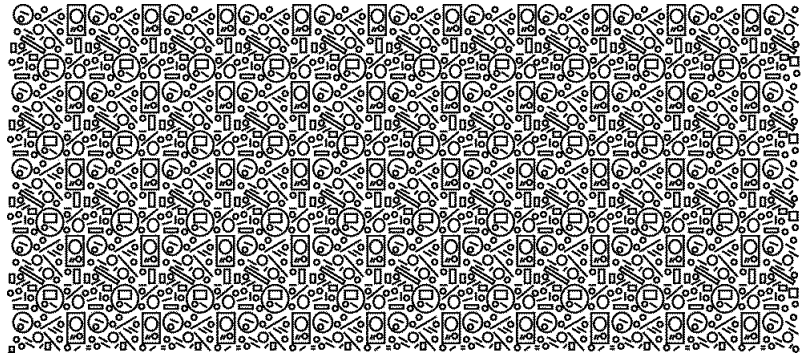
Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Debit	Credit	Balance
01 Nov 2013	OPENING BALANCE			\$3,544.55 CR
01 Nov	Debit Interest	5.32		\$3,539.23 CR
01 Nov	Loan Service Fee	10.00		\$3,529.23 CR
02 Nov	BUNNINGS MASCOT 7170 REG 01	164.33		\$3,364.90 CR
04 Nov	Transfer to xx1119 NetBank	1,000.00		\$2,364.90 CR
04 Nov	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	500.00		\$1,864.90 CR
05 Nov	Loan Repayment LN REPAY 241094909	486.00		\$1,378.90 CR
12 Nov	Loan Repayment LN REPAY 241094909	486.00		\$892.90 CR
12 Nov	Direct Debit 044952 OPTUS 10478488000192	31.39		\$861.51 CR
15 Nov	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$786.51 CR
17 Nov	BUNNINGS MASCOT 7170 REG 01 Cash Out \$300.00 Purchase \$101.09	401.09		\$385.42 CR
19 Nov	Loan Repayment LN REPAY 241094909	486.00		\$100.58 DR
21 Nov	Direct Debit 005901 CGU INSURANCE 123A52701391523B21	57.39		\$157.97 DR
22 Nov	Direct Debit 373578 AGL RETAIL LTD 400002543779	122.84		\$280.81 DR
25 Nov	Direct Credit 037819 PRA Trading Acco PRA WAGES 121		1,331.29	\$1,050.48 CR
25 Nov	Direct Credit 037819 PRA Trading Acco PRA WAGES 121		3,252.16	\$4,302.64 CR
26 Nov	Wdl ATM BBL Fairfax Media CB Pyrmont	260.00		\$4,042.64 CR
26 Nov	Non CBA ATM Withdrawal Fee	2.50		\$4,040.14 CR

BALANCE CARRIED FORWARD \$4,040.14 CR

Account number

06 2070 10004003



Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$4,040.14 CR
26 Nov	Loan Repayment LN REPAY 241094909	486.00		\$3,554.14 CR
01 Dec	Debit Interest	0.55		\$3,553.59 CR
01 Dec	Loan Service Fee	5.00		\$3,548.59 CR
01 Dec	Credit Interest		0.03	\$3,548.62 CR
02 Dec	Transfer from xx4909 NetBank		2,000.00	\$5,548.62 CR
02 Dec	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	2,500.00		\$3,048.62 CR
02 Dec	Transfer to xx1119 NetBank	900.00		\$2,148.62 CR
03 Dec	Loan Repayment LN REPAY 241094909	486.00		\$1,662.62 CR
10 Dec	Loan Repayment LN REPAY 241094909	486.00		\$1,176.62 CR
11 Dec	Direct Credit 106600 HELEN CUMMING present for Spunky		175.00	\$1,351.62 CR
12 Dec	Jaycar Electronics Sydney AU	46.90		\$1,304.72 CR
13 Dec	Direct Debit 044952 OPTUS 10478488000192	39.11		\$1,265.61 CR
14 Dec	Wdl ATM CBA ATM ENMORE B NSW 2165	350.00		\$915.61 CR
14 Dec	Wdl ATM CBA ATM ENMORE B NSW 2165	80.00		\$835.61 CR
16 Dec	Transfer to xx1119 NetBank	400.00		\$435.61 CR
16 Dec	MSY TECHNOLOGY NSW ULTIMO AU	115.00		\$320.61 CR
16 Dec	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$245.61 CR
17 Dec	Wdl ATM BBL Fairfax Media CB Pyrmont	210.00		\$35.61 CR
17 Dec	Non CBA ATM Withdrawal Fee	2.50		\$33.11 CR
17 Dec	Loan Repayment LN REPAY 241094909	486.00		\$452.89 DR
19 Dec	KERY & WILKENFELD PRACTICE ACCOUNT	80.00		\$532.89 DR
20 Dec	Direct Credit 037819 PRA Trading Acco PRA WAGES 124		1,302.76	\$769.87 CR
20 Dec	Direct Credit 037819 PRA Trading Acco PRA WAGES 124		3,718.12	\$4,487.99 CR
22 Dec	BEST CHOICE CO. PTY NEWTOWN NSW	12.50		\$4,475.49 CR
22 Dec	SUPER CHEAP AUTO BONDI JUNCTIONS	12.99		\$4,462.50 CR
22 Dec	SYDNEY WATER NetBank BPAY 45435 40779730007 water	244.60		\$4,217.90 CR
	BALANCE CARRIED FORWARD			\$4,217.90 CR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$4,217.90 CR
23 Dec	Wdl ATM BBL Fairfax Media CB Pymont	280.00		\$3,937.90 CR
23 Dec	Non CBA ATM Withdrawal Fee	2.50		\$3,935.40 CR
23 Dec	Direct Debit 005901 CGU INSURANCE 123A52701391523C21	57.39		\$3,878.01 CR
24 Dec	Loan Repayment LN REPAY 241094909	486.00		\$3,392.01 CR
30 Dec	UNITED COBARGO COBARGO NS	120.25		\$3,271.76 CR
30 Dec	DICK SMITH 8474 BEGA NSW AU	69.98		\$3,201.78 CR
31 Dec	Loan Repayment LN REPAY 241094909	486.00		\$2,715.78 CR
01 Jan	Debit Interest	0.65		\$2,715.13 CR
01 Jan	Loan Service Fee	5.00		\$2,710.13 CR
07 Jan	Loan Repayment LN REPAY 241094909	486.00		\$2,224.13 CR
09 Jan	KERY & WILKENFELD PRACTICE ACCOUNT	80.00		\$2,144.13 CR
09 Jan	Direct Debit 348045 AGL SALES P/L 480002635031	274.02		\$1,870.11 CR
10 Jan	Direct Credit 037819 PRA Trading Acco PRA WAGES 128		1,236.20	\$3,106.31 CR
10 Jan	Direct Credit 037819 PRA Trading Acco PRA WAGES 128		209.21	\$3,315.52 CR
13 Jan	Wdl ATM BBL Fairfax Media CB Pymont	290.00		\$3,025.52 CR
13 Jan	Non CBA ATM Withdrawal Fee	2.50		\$3,023.02 CR
14 Jan	Loan Repayment LN REPAY 241094909	486.00		\$2,537.02 CR
15 Jan	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$2,462.02 CR
20 Jan	Direct Debit 044952 OPTUS 10478488000192	32.47		\$2,429.55 CR
21 Jan	Loan Repayment LN REPAY 241094909	486.00		\$1,943.55 CR
21 Jan	Direct Debit 005901 CGU INSURANCE 123A52701391524121	57.39		\$1,886.16 CR
28 Jan	Loan Repayment LN REPAY 241094909	486.00		\$1,400.16 CR
29 Jan	Transfer to xx1119 NetBank	300.00		\$1,100.16 CR
30 Jan	Direct Credit 037819 PRA Trading Acco PRA WAGES 132		4,098.48	\$5,198.64 CR
31 Jan	2014 CLOSING BALANCE			\$5,198.64 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$3,544.55 CR		\$15,669.16		\$17,323.25		\$5,198.64 CR

Your Debit Interest Rate Summary

Date	Event	Debit balance	Debit interest rate (p.a.)
01 Nov 13	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 November 2013 to 31st January 2014

Transaction Type	01 Nov to 30 Nov	01 Dec to 31 Dec	01 Jan to 31 Jan	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	4	3				-

Our Privacy Policy is changing

Your privacy is important to us. That's why we have a strict Privacy Policy in place to keep your information safe.

The Privacy Act was recently changed — so from 12 March 2014 our Privacy Policy will be changing too.

What's changing?

We're updating our policy to include more information on:

- How we collect and handle your personal information, including collecting information from your dealings with us and from publicly available sources, so we can serve you better.
- Who we exchange your information with, such as other financial institutions and organisations that help identify illegal activities and prevent fraud.
- When we may send your information overseas, and to which countries.
- How you can access and correct your information, and how you can complain about a breach of our privacy obligations.

These changes will apply whenever we collect, use or exchange your information, so it's important for you to be aware of them.

There are also government laws which require or authorise us to collect your information, such as the Anti-Money Laundering and Counter-Terrorism Financing Act, the Taxation Administration Act and the Income Tax Assessment Act.

How can you find out more?

You can read our Privacy Policy online anytime at commbank.com.au/privacypolicy

Changes to how we collect and manage your credit and other personal information

There are some changes to the Privacy Act which impact the type of information credit providers, like Commonwealth Bank Group ("we" or "us"), give to credit reporting bodies. These changes take effect from 12 March 2014. At the same time we are also making important changes to our Privacy Policy. Please read this notice carefully to understand how the changes impact you.

What is a credit report?

A credit report shows your credit history which helps credit providers assess applications you make for credit, verify your identity and manage accounts you hold with them. Credit reporting bodies collect and exchange this information with credit providers, like us or mobile telephone companies, as well as from publicly available sources.

What is changing?

From 12 March 2014, credit providers can provide more information about you to credit reporting bodies, including how much you have borrowed and whether you fail to meet your loan payment obligations. These changes will allow credit providers to better assess your credit worthiness by giving a more complete picture of your credit profile.

You can ask for a copy of your credit report from credit reporting bodies. You can also ask us for credit-related information we may hold about you, ask us to correct the information if it is wrong, and make a complaint to us about your credit related information.

You will also have rights to limit use by credit reporting bodies of your information for marketing purposes and limit disclosure by credit reporting bodies of your information if you suspect you may be a victim of identity fraud.

Which credit reporting bodies does the Bank use?

- Veda - www.veda.com.au
- Experian - www.experian.com.au/credit-services
- Dun & Bradstreet - www.checkyourcredit.com.au

Each body has a policy about how it deals with your information and you can ask for a copy by contacting the body using the contact details above.

How can I find out more?

You can read or print our Privacy Policy at commbank.com.au/privacypolicy

