

Statement 205	(Page 1 of 3)
Account Number	06 2070 10004003
Statement Period	1 Nov 2015 - 31 Jan 2016
Closing Balance	\$668.53 CR
Enquiries	13 2221 (24 hours a day, 7 days a week)

011

MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Streamline Account

Name: DAVID GWYNN-JONES

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	2015 OPENING BALANCE			\$4,980.44 CR
02 Nov	Wdl ATM ANZ 115 PITT ST BRANCH SYDNEY	330.00		\$4,650.44 CR
02 Nov	Non CBA ATM Withdrawal Fee	2.00		\$4,648.44 CR
03 Nov	Loan Repayment LN REPAY 241094909	486.00		\$4,162.44 CR
09 Nov	Direct Credit 128594 T GWYNN-JONES Happy Birthday		300.00	\$4,462.44 CR
10 Nov	Loan Repayment LN REPAY 241094909	486.00		\$3,976.44 CR
11 Nov	Salary AMBITION CORPORA 10378403		1,567.80	\$5,544.24 CR
11 Nov	Salary AMBITION CORPORA 10378403		1,902.75	\$7,446.99 CR
11 Nov	Salary AMBITION CORPORA 10378403		1,902.75	\$9,349.74 CR
12 Nov	Direct Debit 044952 OPTUS 10478488000192	39.33		\$9,310.41 CR
16 Nov	Transfer to other Bank NetBank	220.00		\$9,090.41 CR
16 Nov	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$9,015.41 CR
17 Nov	Loan Repayment LN REPAY 241094909	486.00		\$8,529.41 CR
21 Nov	DRAWLINE FUEL NORTH WAGGA NSW 36242	52.59		\$8,476.82 CR
22 Nov	C STURT MOTOR INN WAGGA WAGGA AU	424.20		\$8,052.62 CR
23 Nov	Direct Debit 005901 CGU INSURANCE 123A52701391725B21	49.58		\$8,003.04 CR
24 Nov	Loan Repayment LN REPAY 241094909	486.00		\$7,517.04 CR
30 Nov	Transfer to xx1119 NetBank	500.00		\$7,017.04 CR
30 Nov	SYDNEY WATER NetBank BPAY 45435 40779730007	233.55		\$6,783.49 CR



Date	Transaction	Debit	Credit	Balance
01 Dec	Credit Interest		0.10	\$6,783.59 CR
01 Dec	Loan Repayment LN REPAY 241094909	486.00		\$6,297.59 CR
08 Dec	Loan Repayment LN REPAY 241094909	486.00		\$5,811.59 CR
13 Dec	Transfer to xx1119 NetBank	500.00		\$5,311.59 CR
13 Dec	Transfer to other Bank NetBank BandB booking	130.00		\$5,181.59 CR
14 Dec	Direct Debit 044952 OPTUS 10478488000192	63.59		\$5,118.00 CR
15 Dec	Loan Repayment LN REPAY 241094909	486.00		\$4,632.00 CR
15 Dec	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$4,557.00 CR
16 Dec	Direct Debit 373578 AGL RETAIL LTD 210004106214	143.62		\$4,413.38 CR
18 Dec	Wdl ATM CBA ATM NEWTOWN A NSW 2212	250.00		\$4,163.38 CR
21 Dec	Direct Debit 005901 CGU INSURANCE 123A52701391725C21	49.58		\$4,113.80 CR
22 Dec	Loan Repayment LN REPAY 241094909	486.00		\$3,627.80 CR
29 Dec	Loan Repayment LN REPAY 241094909	486.00		\$3,141.80 CR
31 Dec	Wdl ATM CUSS MOBILE ATM 1 SUFFOLK P	180.00		\$2,961.80 CR
31 Dec	Non CBA ATM Withdrawal Fee	3.00		\$2,958.80 CR
05 Jan	Loan Repayment LN REPAY 241094909	486.00		\$2,472.80 CR
06 Jan	HCF NetBank BPAY 81646 262114671	551.65		\$1,921.15 CR
06 Jan	Transfer to xx1119 NetBank	200.00		\$1,721.15 CR
08 Jan	CALTEX WOODBURN WOODBURN NSW 11257 Cash Out \$50.00 Purchase \$50.40	100.40		\$1,620.75 CR
10 Jan	Transfer to other Bank NetBank panel	110.00		\$1,510.75 CR
12 Jan	Loan Repayment LN REPAY 241094909	486.00		\$1,024.75 CR
13 Jan	Direct Debit 348045 AGL SALES P/L 010004404998	199.18		\$825.57 CR
15 Jan	ANACONDA NEWCASTLE NEWCASTLE AU	101.20		\$724.37 CR
15 Jan	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$649.37 CR
17 Jan	METRO PETROLEUM TUGGERAH AU	73.02		\$576.35 CR

Date	Transaction	Debit	Credit	Balance
18 Jan	Direct Debit 044952 OPTUS 10478488000192	44.89		\$531.46 CR
19 Jan	Loan Repayment LN REPAY 241094909	486.00		\$45.46 CR
20 Jan	Direct Credit 002221 MCARE BENEFITS 70482658 AILC		37.05	\$82.51 CR
20 Jan	Direct Credit 002221 MCARE BENEFITS 70482657 AILC		173.25	\$255.76 CR
20 Jan	Direct Credit 002221 MCARE BENEFITS 70482656 AILC		948.35	\$1,204.11 CR
21 Jan	Direct Debit 005901 CGU INSURANCE 123A52701391726121	49.58		\$1,154.53 CR
27 Jan	Loan Repayment LN REPAY 241094909	486.00		\$668.53 CR
31 Jan	2016 CLOSING BALANCE			\$668.53 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$4,980.44 CR		\$11,143.96		\$6,832.05		\$668.53 CR

Your Debit Interest Rate Summary

Date	Event	Debit Balance	Debit Interest Rate (p.a.)
01 Nov	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 2015 to 31st January 2016

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	\$2.00	\$0.00
Cheques written	0	0	0	0	0	\$1.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00

