



Statement begins 23 August 2011

Statement ends 21 September 2011

Account no. 4940 5252 8008 1119

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

Payment due date 17 October 2011

Minimum amount due \$57.00

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

Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$25.00	\$1,054.42	+ \$564.45	- \$0.00	= \$1,618.87

Date	Reference Number	Transaction Details	Amount (A\$)
23 Aug	24765017A5UBPGD2K	Discountasp.Net 6264464881 CA	100.50
		##1235 104.26US DOLLAR	0.00
23 Aug	74940527B0070685Y	Intl Transaction Fee US	2.96
24 Aug	74313197Q00MT0KHZ	Blurb, Inc. Www.Blurb.Com GB	82.23
9 Sep	74564507WARJX0WK5	It One Group Pty Ltd Sydney AU	225.00
15 Sep	749405282PEYEXW43	Bunnings 590000 Mascot AU	111.09
19 Sep	749405286007TXFXT	Late Fee	20.00
		Interest charged on purchases Purchase Rate 20.240% Daily Rate 0.05545%	22.67
		Interest charged on cash advances Cash Advance Rate 21.740% Daily Rate 0.05956%	0.00

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Credit limit \$3,500 Available credit \$1,881

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003-037 290807 (SAL8)

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.

MR DAVID W GWYNN-JONES
ACCOUNT NUMBER 4940 5252 8008 1119



Bill code: **1818**
Reference number:

4940 5252 8008 1119

Important changes to your Credit Card Conditions of Use:

1. "Meaning of Words" Section

Page 5

From 25 November 2011, cash equivalent items or substitutes (including gambling transactions and traveller's cheques) will be treated as cash advances. This means cash advance fees and cash advance interest will apply.

2. "What happens when you use electronic equipment?"

Section 11 - Page 16 and 17

For American Express cards, the total amount of cash advances that can be withdrawn in one day was previously \$800. The total amount is now \$800 per card.

3. "Special Conditions relating to Great Rate" and "What interest do we charge"

Sections 13 and 22 - Pages 19 and 27

The Conditions of Use now more clearly explain the conditions of Great Rate transfers and Interest Free Periods. Important points to note:

1. To keep the benefit of interest free periods on other purchases you make during a Great Rate period, make sure you pay off your Great Rate transfer in full by the end of the Great Rate period.
2. To have an interest-free period for a purchase, you must pay the closing balance in full by the due date for
 - the statement prior to that on which the purchase appears; and
 - the statement on which the purchase appears.

In calculating closing balances for this purpose during a Great Rate period, we exclude purchases subject to Great Rate, so long as the Great Rate purchase is paid off in full by the end of the Great Rate period.

To see the new Credit Card Conditions of Use with these changes included, please visit commbank.com.au/creditcardtermsandconditions or call us anytime on **13 2221** and we'll send you a copy.