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

Account number	4940 5252 8008 1119
Statement period	22 Jul 2016 - 19 Aug 2016
Credit limit	\$7,000.00
Available credit	\$4,070.84
Next statement end date	20 Sep 2016

Your account balance

Opening balance at 22 Jul	\$1,945.98
New transactions and charges	\$983.18
Payments/refunds	\$0.00
Closing balance at 19 Aug	\$2,929.16

Your payment summary

Overdue - please pay now	\$38.00
Minimum payment due by 13 Sep 2016	\$58.00
Total payment due	\$96.00
Total amount owing	\$2,929.16

Your account is overdue.

Please pay the overdue amount immediately to ensure you can continue transacting on your account.

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	44 years, 10 months	\$16,088.67
\$150.86	2 years	\$691.58, a saving of \$15,397.09

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.

LOCK BLOCK LIMIT™



Exclusive to CommBank, you can now instantly lock your credit card from overseas purchases, block ATM cash advances, and set your own spending limits, all from the CommBank app.

For a safer way to pay, visit
commbank.com.au/lockblocklimit



Transactions

Date	Transaction Details	Amount (A\$)
22 Jul	Virgin Mobile H/O Macquarie Prk AU	177.25
23 Jul	Google *Play G.Co/Payhelp# GB	8.99
23 Jul	Google *Google Storage G.Co/Payhelp# ##6205 1.99US DOLLARCA	2.67
23 Jul	Intl Transaction FeeUS	0.08
24 Jul	Paypal *Tel Prepaid 4029357733 AU	50.00
26 Jul	Paypal *Fit2work 4029357733 AU	43.89
28 Jul	Paypal *Netflix.Com 4029357733 AU	11.99
29 Jul	Atom Thai Restaurant Newtown AU	210.00
29 Jul	Google *Es Global G.Co/Payhelp# GB	4.14
29 Jul	Google *Mdcode Apps G.Co/Payhelp# GB	4.50
30 Jul	Rosso Antico Pizza B Newtown AU	106.50
30 Jul	Paypal *Partybestbu 4029357733 AU	7.99
01 Aug	Paypal *Hexue8301 4029357733 AU	6.20
05 Aug	JP Food Systems PI Newtown NSW AU	120.70
08 Aug	Paypal *Spotify 4029357733 AU	11.99
12 Aug	JP Food Systems PI Newtown NSW AU	66.80
13 Aug	Paypal *Banggood 4029357733 HK	30.93
14 Aug	Paypal *Liguandi 13632305514 AU	8.10
14 Aug	Kopi Tiam Chippendale AU	11.00

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).



Scan QR code in your banking app

BPAY® ® Registered to Bpay Pty Ltd
ABN 69 079 137 518



Mail: This slip with your cheque to:
PO Box 962
PARRAMATTA NSW 2124

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+

Transactions

Date	Transaction Details	Amount (A\$)
17 Aug	Paypal *Shenzhenshi 4029357733 AU	15.76
18 Aug	Late Fee	20.00
	Interest charged on purchases	Purchase Rate 19.740%p.a. 63.70
	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.

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Fees payable when you transact with overseas merchants in Australian dollars

In February 2016, we informed you of changes to your Credit Card Conditions of Use, including that international transaction fees are payable when you make a purchase or obtain a cash advance:

- while you are overseas, or
- in Australia (for example online), where the merchant's bank processing the payment is located overseas.

Please be aware that these fees will be charged on transactions processed to your account from 28 August 2016 even where the transaction is in Australian dollars – for example, where overseas merchants (including online and over the phone) allow you to transact in Australian dollars. This may include transactions made before this date, depending when the merchant processes the transaction.