

Statement begins 22 September 2012

Statement ends 23 October 2012

Account no. 4940 5252 8008 1119

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

Payment due date **19 November 2012**

Minimum amount due **\$162.00**

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

## Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
<b>\$31.00</b>	<b>\$5,908.61</b>	<b>+ \$841.94</b>	<b>- \$200.00</b>	<b>= \$6,550.55</b>

Date	Reference Number	Transaction Details	Amount (A\$)
24 Sep	7494052LWPEYF055W	Bunnings 590000 Mascot AU	209.47
24 Sep	7494052LWP98UPA82	Virgin Mobile Austra North Sydney AU	88.14
1 Oct	7494052M30086A5MP	Annual Fee	24.00
6 Oct	7431330M800EGKRQT	Google *Jdasoft Google.Com/Ch GB	3.00
9 Oct	7494052MB0PUDZNP1	Payment Received, Thank You AU	200.00-
16 Oct	7431319MJ006T3TZX	Amazon Mktplace Pmts Amzn.Com/Bill GB	139.46
17 Oct	7494052MK0JV7M57A	Bbl Fairfax Media CB Pyrmont N AU	102.50

Credit limit \$7,000 Available credit \$449

**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	83 years 5 months	\$50,815.90
\$338.18	2 years	\$1,565.86, a saving of \$49,250.04

### 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).

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



**BPAY®**  
Biller code: **1818**  
Reference number:

4940 5252 8008 1119

© Registered to Bpay Pty Ltd ABN 69 079 137 518

4940525280081119A

984

**Visa Statement continued**

Date	Reference Number	Transaction Details	Amount (A\$)
17 Oct	7494052MK008MK7P0	ATM Cash Advance Fee AU	1.79
17 Oct	7456472ML9QPQRQ99	Cheeky Transport Bikes Newtown AU	45.00
22 Oct	7494052MRP98UPAKU	Virgin Mobile Austra North Sydney AU	44.88
21 Oct	7494052MPPFE7U17N	Bunnings 590000 Mascot AU	51.76
23 Oct	7494052MT008V9KKM	Late Fee	20.00
	Interest charged on purchases	Purchase Rate 19.990% Daily Rate 0.05477%	61.88
	Interest charged on cash advances	Cash Advance Rate 21.490% Daily Rate 0.05888%	50.06

\*\*\*\*\*

YOUR ACCOUNT IS OVERDUE. PLEASE PAY THE OVERDUE AMOUNT  
IMMEDIATELY AND ALL FUTURE PAYMENTS BY THE DUE DATE TO  
AVOID ANY FURTHER LATE PAYMENT FEES.

\*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.