



MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Statement	192 (Page 1 of 5)
Statement begins	1 August 2012
Statement ends	31 October 2012
Closing balance	\$335.72 CR
Enquiries	13 2221 (24 hours a day, 7 days a week)

Streamline Account

Account number 06 2070 10004003

Name: DAVID GWYNN-JONES

Branch: 254 George Street Sydney NSW
Bank, State & Branch number (BSB) 06 2070.

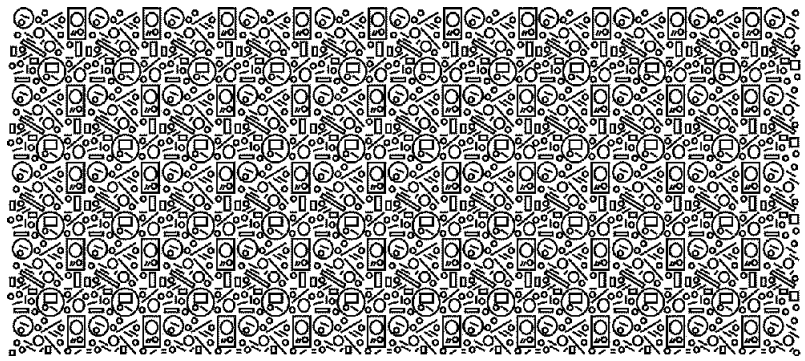
Note: Proceeds of cheques are not available until cleared. Please check that the entries listed on this statement are correct. If there are any errors, please contact the Bank immediately on 13 2221.

Further information about your account, including details of benefits or fees and charges, is available by telephoning the enquiry number listed above. If you have a complaint, information about our dispute resolution process is available from the same enquiry number.

Date	Transaction	Debit	Credit	Balance
01 Aug 2012	OPENING BALANCE			\$2,566.02 DR
01 Aug	Debit Interest	23.06		\$2,589.08 DR
01 Aug	Debit Excess Interest	0.85		\$2,589.93 DR
01 Aug	Loan Service Fee	10.00		\$2,599.93 DR
03 Aug	Transfer from xx4909 NetBank		600.00	\$1,999.93 DR
03 Aug	Overdrawing Approval Fee	10.00		\$2,009.93 DR
07 Aug	Salary APPLIANCES ONLIN 110707 APPLIANCES ONLIN		2,473.24	\$463.31 CR
07 Aug	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$178.69 DR
08 Aug	Direct Debit 044952 OPTUS 10478488000192 OPTUS	69.43		\$248.12 DR
09 Aug	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	200.00		\$448.12 DR
09 Aug	Transfer to xx1119 NetBank	300.00		\$748.12 DR
09 Aug	LLOYDS IGA NEWT NEWTOWN	18.96		\$767.08 DR
10 Aug	Wdl ATM CBA ATM EDGECLIFF NSW 2162	110.00		\$877.08 DR
14 Aug	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,519.08 DR
15 Aug	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	69.95		\$1,589.03 DR
BALANCE CARRIED FORWARD				\$1,589.03 DR

Account number

06 2070 10004003



Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$1,589.03 DR
17 Aug	LLOYDS IGA NEWT NEWTOWN	10.60		\$1,599.63 DR
18 Aug	KINGSFORD TIMBER NEWTOWN NS	39.97		\$1,639.60 DR
18 Aug	Wdi ATM CBA ATM NEWTOWN A NSW 2212	60.00		\$1,699.60 DR
21 Aug	Wdi ATM SUNCORP C STORE TOWN PANSW	200.00		\$1,899.60 DR
21 Aug	Non CBA ATM Withdrawal Fee	2.50		\$1,902.10 DR
21 Aug	Salary APPLIANCES ONLIN 110707 APPLIANCES ONLIN		2,473.24	\$571.14 CR
21 Aug	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$70.86 DR
21 Aug	Direct Debit 005901 CGU INSURANCE 123A52701391422821 CGU INSURANCE	63.77		\$134.63 DR
28 Aug	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$776.63 DR
30 Aug	Direct Debit 373578 AGL RETAIL LTD 150001909855 AGL RETAIL LTD	157.65		\$934.28 DR
30 Aug	Wdi ATM CBA ATM EDGECLIFF NSW 2162	60.00		\$994.28 DR
01 Sep	Debit Interest	14.82		\$1,009.10 DR
01 Sep	Debit Excess Interest	0.61		\$1,009.71 DR
01 Sep	Loan Service Fee	10.00		\$1,019.71 DR
04 Sep	MOKA JAPANESE DINING EDGECLIFF NS	10.80		\$1,030.51 DR
04 Sep	Wdi ATM CBA ATM NEWTOWN C NSW 2212	110.00		\$1,140.51 DR
04 Sep	Salary APPLIANCES ONLIN 10004003 APPLIANCES ONLIN		2,473.23	\$1,332.72 CR
04 Sep	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$690.72 CR
10 Sep	Direct Debit 044952 OPTUS 10478488000192 OPTUS	39.07		\$651.65 CR
11 Sep	Wdi ATM CBA ATM NEWTOWN A NSW 2212	50.00		\$601.65 CR
11 Sep	KINGSFORD TIMBER NEWTOWN NS Cash Out \$14.86	14.86		\$586.79 CR
	BALANCE CARRIED FORWARD			\$586.79 CR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$586.79 CR
11 Sep	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$55.21 DR
13 Sep	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088 cc	200.00		\$255.21 DR
13 Sep	JANETS PIES MADE FOR NEWTOWN NS	8.00		\$263.21 DR
14 Sep	Wdl ATM CBA ATM NEWTOWN A NSW 2212	60.00		\$323.21 DR
14 Sep	Transfer to other Bank NetBank Panel	80.00		\$403.21 DR
17 Sep	Wdl ATM CHUBB THE STAR RETAIL #NSW	80.00		\$483.21 DR
17 Sep	Non CBA ATM Withdrawal Fee	2.90		\$486.11 DR
17 Sep	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	69.95		\$556.06 DR
18 Sep	Salary APPLIANCES ONLIN 110707 APPLIANCES ONLIN		2,205.35	\$1,649.29 CR
18 Sep	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,007.29 CR
20 Sep	Wdl ATM CBA ATM DARLING HRBR 2 NSW 2020	110.00		\$897.29 CR
21 Sep	Direct Debit 005901 CGU INSURANCE 123A52701391422921 CGU INSURANCE	63.77		\$833.52 CR
25 Sep	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$191.52 CR
26 Sep	Wdl ATM BBL Fairfax Media CB Pyrmont	110.00		\$81.52 CR
26 Sep	Non CBA ATM Withdrawal Fee	2.50		\$79.02 CR
30 Sep	Wdl ATM BBL VIC on the Park Enmore	210.00		\$130.98 DR
30 Sep	Non CBA ATM Withdrawal Fee	2.00		\$132.98 DR
01 Oct	Debit Interest	2.42		\$135.40 DR
01 Oct	Loan Service Fee	10.00		\$145.40 DR
02 Oct	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$787.40 DR
03 Oct	Direct Credit 325872 IAG DIV OCT12/01245372 IAG DIV		24.48	\$762.92 DR
03 Oct	Zig Zag Smoke Newtown	32.60		\$795.52 DR
04 Oct	Wdl ATM BBL Fairfax Media CB Pyrmont	120.00		\$915.52 DR
04 Oct	Non CBA ATM Withdrawal Fee	2.50		\$918.02 DR
09 Oct	Direct Debit 348045 AGL SALES P/L 370002012779 AGL SALES P/L	272.95		\$1,190.97 DR
09 Oct	Wdl ATM BBL Fairfax Media CB Pyrmont	150.00		\$1,340.97 DR
09 Oct	Non CBA ATM Withdrawal Fee	2.50		\$1,343.47 DR
	BALANCE CARRIED FORWARD			\$1,343.47 DR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$1,343.47 DR
09 Oct	Transfer from xx4909 NetBank		500.00	\$843.47 DR
09 Oct	Transfer to xx1119 NetBank	200.00		\$1,043.47 DR
09 Oct	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,685.47 DR
09 Oct	Direct Debit 044952 OPTUS 10478488000192 OPTUS	34.56		\$1,720.03 DR
15 Oct	Wdi ATM CBA ATM NEWTOWN C NSW 2212	60.00		\$1,780.03 DR
15 Oct	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	69.95		\$1,849.98 DR
16 Oct	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$2,491.98 DR
22 Oct	Overdrawing Approval Fee	10.00		\$2,501.98 DR
22 Oct	Direct Debit 005901 CGU INSURANCE 123A52701391422A21 CGU INSURANCE	63.77		\$2,565.75 DR
23 Oct	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$3,207.75 DR
24 Oct	Return 23/10/12 Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK		642.00	\$2,565.75 DR
24 Oct	Unpaid Payment Fee Value Date: 23/10/2012	5.00		\$2,570.75 DR
25 Oct	Transfer from xx4909 NetBank		800.00	\$1,770.75 DR
25 Oct	Wdi ATM BBL Fairfax Media CB Pyrmont	200.00		\$1,970.75 DR
25 Oct	Non CBA ATM Withdrawal Fee	2.50		\$1,973.25 DR
25 Oct	Direct Credit 037819 PROFESSIONAL REC PAY FR PRA PROFESSIONAL REC		6,046.47	\$4,073.22 CR
26 Oct	Home Loan Pymt NetBank	1,500.00		\$2,573.22 CR
26 Oct	Transfer to xx1119 NetBank	800.00		\$1,773.22 CR
26 Oct	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	500.00		\$1,273.22 CR
26 Oct	Overdrawing Approval Fee	10.00		\$1,263.22 CR
26 Oct	Overdrawing Approval Fee	10.00		\$1,253.22 CR
28 Oct	BUNNINGS MASCOT 7170 REG 01	285.50		\$967.72 CR
30 Oct	Operations Centre Transfer Refund Overdrawing Approval Fee 26/10 Value Date: 26/10/2012		10.00	\$977.72 CR
	BALANCE CARRIED FORWARD			\$977.72 CR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$977.72 CR
30 Oct	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$335.72 CR
31 Oct 2012	CLOSING BALANCE			\$335.72 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$2,566.02 DR		\$15,346.27		\$18,248.01		\$335.72 CR

Your Debit Interest Rate Summary

Date	Event	Debit balance	Debit interest rate (p.a.)
01 Aug 12	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 August 2012 to 31st October 2012

Transaction Type	01 Aug to 31 Aug	01 Sep to 30 Sep	01 Oct to 31 Oct	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	3	2	5				-

Effective 04/03/2013, your Personal Overdraft Usual Terms and Conditions are changing. We have highlighted the additions in *italics* to the clauses or parts of clauses that are changing; however we recommend that you also read the changes together with your copy of the terms and conditions, which was provided to you with your Loan Contract.

Part A All Loans is varied for all contracts as follows:

5 Loan funding

5.2 We fund the Loan:

- a) by paying each Loan drawing in accordance with the Contract and your written instructions; or
- b) when you or anyone you authorise asks for credit in a manner approved by us (for example, by having a cheque presented to us for payment or by a withdrawal at an electronic terminal).
- c) *any payment instructions, including cheques drawn on your account, or other documents delivered to us in connection with a transaction on your account become our property when the transaction is complete.*

At the same time, we record your debt to us by debiting the Loan Account.

Part F Overdrafts (O) is varied for all contracts as follows:

04 Repayments

04.3 You are required to make a credit to your Overdraft account of *at least \$200* each month while your Overdraft is being used.

04.5 *We review your Contract each year to determine whether we will continue, cancel, or reduce the Limit. We will give 30 days' written notice advising you of any decision to cancel or reduce the Limit.*

Together we make sustainability part of everything we do

We've created the workplace of the future at Commonwealth Bank Place. The 6 Star Green Star building features environmental initiatives including rainwater harvesting and energy tri-generation.

Find out more in our Sustainability Report 2012

commbank.com.au/sustainability2012

