



MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Statement	196 (Page 1 of 4)
Statement begins	1 August 2013
Statement ends	31 October 2013
Closing balance	\$3,544.55 CR
Enquiries	13 2221 (24 hours a day, 7 days a week)

Streamline Account

Account number 06 2070 10004003

Name: DAVID GWYNN-JONES

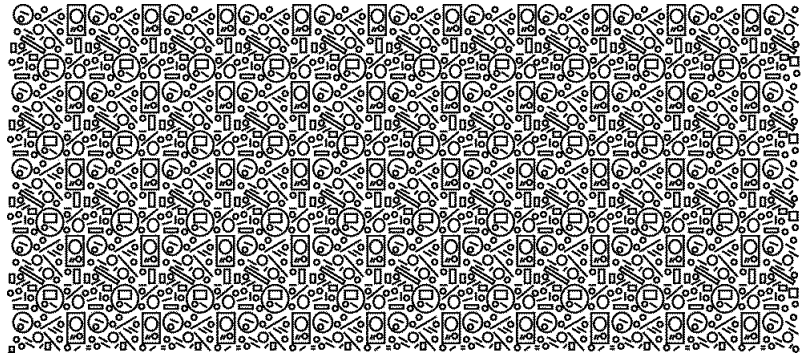
Branch: 254 George Street Sydney NSW
Bank, State & Branch number (BSB) 06 2070.

Note: 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 Aug 2013	OPENING BALANCE			\$4,823.79 CR
01 Aug	Debit Interest	0.85		\$4,822.94 CR
01 Aug	Loan Service Fee	5.00		\$4,817.94 CR
06 Aug	Transfer to xx1119 NetBank	3,000.00		\$1,817.94 CR
06 Aug	Loan Repayment LN REPAY 241094909	486.00		\$1,331.94 CR
12 Aug	Direct Debit 044952 OPTUS 10478488000192	34.84		\$1,297.10 CR
13 Aug	Loan Repayment LN REPAY 241094909	486.00		\$811.10 CR
15 Aug	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$736.10 CR
16 Aug	KMART BROADWAY NSW AU	39.50		\$696.60 CR
16 Aug	HARVEY NORMAN AV/IT BROADWAY NS	39.95		\$656.65 CR
17 Aug	SOUTHSIDE CELLARS PT KEMPSEY NSW	55.00		\$601.65 CR
20 Aug	Loan Repayment LN REPAY 241094909	486.00		\$115.65 CR
21 Aug	Direct Debit 005901 CGU INSURANCE 123A52701391523821	57.39		\$58.26 CR
23 Aug	Direct Debit 373578 AGL RETAIL LTD 380002520396	197.03		\$138.77 DR
23 Aug	Direct Credit 037819 PRA Trading Acco PRA WAGES 55		4,090.44	\$3,951.67 CR
27 Aug	Transfer to xx1119 NetBank	700.00		\$3,251.67 CR
27 Aug	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	500.00		\$2,751.67 CR
27 Aug	Transfer to other Bank NetBank panel	110.00		\$2,641.67 CR
BALANCE CARRIED FORWARD				\$2,641.67 CR

Account number

06 2070 10004003



Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$2,641.67 CR
27 Aug	CABFARE North MelbourAU	16.43		\$2,625.24 CR
27 Aug	Loan Repayment LN REPAY 241094909	486.00		\$2,139.24 CR
29 Aug	Wdl ATM BBL Fairfax Media CB Pymont	210.00		\$1,929.24 CR
29 Aug	Non CBA ATM Withdrawal Fee	2.50		\$1,926.74 CR
01 Sep	Credit Interest		0.03	\$1,926.77 CR
01 Sep	Transfer to other Bank NetBank	2,000.00		\$73.23 DR
03 Sep	Loan Repayment LN REPAY 241094909	486.00		\$559.23 DR
05 Sep	Wdl ATM CBA ATM NEWTOWN C NSW 2212	310.00		\$869.23 DR
07 Sep	BUNNINGS MASCOT 7170 REG 01	134.80		\$1,004.03 DR
10 Sep	Loan Repayment LN REPAY 241094909	486.00		\$1,490.03 DR
12 Sep	Direct Debit 044952 OPTUS 10478488000192	34.12		\$1,524.15 DR
16 Sep	Wdl ATM BBL Fairfax Media CB Pymont	210.00		\$1,734.15 DR
16 Sep	Non CBA ATM Withdrawal Fee	2.50		\$1,736.65 DR
16 Sep	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$1,811.65 DR
17 Sep	Loan Repayment LN REPAY 241094909	486.00		\$2,297.65 DR
19 Sep	Overdrawing Approval Fee	10.00		\$2,307.65 DR
20 Sep	Transfer from xx4909 NetBank		1,000.00	\$1,307.65 DR
20 Sep	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	100.00		\$1,407.65 DR
21 Sep	BUNNINGS MASCOT 7170 REG 01	120.28		\$1,527.93 DR
23 Sep	Direct Debit 005901 CGU INSURANCE 123A52701391523921	57.39		\$1,585.32 DR
24 Sep	Loan Repayment LN REPAY 241094909	486.00		\$2,071.32 DR
25 Sep	Direct Credit 037819 PRA Trading Acco PRA WAGES 73		3,699.10	\$1,627.78 CR
25 Sep	Direct Credit 037819 PRA Trading Acco PRA WAGES 73		1,378.84	\$3,006.62 CR
26 Sep	Overdrawing Approval Fee	10.00		\$2,996.62 CR
27 Sep	Wdl ATM BBL Fairfax Media CB Pymont	210.00		\$2,786.62 CR
27 Sep	Non CBA ATM Withdrawal Fee	2.50		\$2,784.12 CR
	BALANCE CARRIED FORWARD			\$2,784.12 CR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$2,784.12 CR
01 Oct	Debit Interest	14.08		\$2,770.04 CR
01 Oct	Debit Excess Interest	0.48		\$2,769.56 CR
01 Oct	Loan Service Fee	10.00		\$2,759.56 CR
01 Oct	Loan Repayment LN REPAY 241094909	486.00		\$2,273.56 CR
08 Oct	Loan Repayment LN REPAY 241094909	486.00		\$1,787.56 CR
09 Oct	Direct Credit 325872 IAG DIVIDEND OCT13/01227802		51.00	\$1,838.56 CR
09 Oct	HCF NetBank BPAY 81646 262114671	459.45		\$1,379.11 CR
09 Oct	SYDNEY WATER NetBank BPAY 45435 40779730007	250.10		\$1,129.01 CR
09 Oct	MARRICKVILLE COUNCIL NetBank BPAY 59626 5000190840	363.89		\$765.12 CR
11 Oct	Direct Debit 348045 AGL SALES P/L 170002660644	319.39		\$445.73 CR
12 Oct	Transfer to xx1119 NetBank	500.00		\$54.27 DR
14 Oct	Direct Debit 044952 OPTUS 10478488000192	46.54		\$100.81 DR
15 Oct	Loan Repayment LN REPAY 241094909	486.00		\$586.81 DR
15 Oct	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$661.81 DR
16 Oct	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	150.00		\$811.81 DR
18 Oct	Wdl ATM BBL Fairfax Media CB Pymont	260.00		\$1,071.81 DR
18 Oct	Non CBA ATM Withdrawal Fee	2.50		\$1,074.31 DR
21 Oct	Direct Debit 005901 CGU INSURANCE 123A52701391523A21	57.39		\$1,131.70 DR
22 Oct	Loan Repayment LN REPAY 241094909	486.00		\$1,617.70 DR
25 Oct	Direct Credit 037819 PRA Trading Acco PRA WAGES 99		4,781.25	\$3,163.55 CR
25 Oct	Direct Credit 037819 PRA Trading Acco PRA WAGES 99		1,287.22	\$4,450.77 CR
27 Oct	BUNNINGS MASCOT 7170 REG 11	117.72		\$4,333.05 CR
29 Oct	Loan Repayment LN REPAY 241094909	486.00		\$3,847.05 CR
31 Oct	Wdl ATM WESTPAC HENSON MARRICKVMARRIC	300.00		\$3,547.05 CR
31 Oct	Non CBA ATM Withdrawal Fee	2.50		\$3,544.55 CR
31 Oct	2013 CLOSING BALANCE			\$3,544.55 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$4,823.79 CR		\$17,567.12		\$16,287.88		\$3,544.55 CR

Your Debit Interest Rate Summary

Date	Event	Debit balance	Debit interest rate (p.a.)
01 Aug 13	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 2013 to 31st October 2013

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	1	3	3				-