

Statement begins 24 October 2012

Statement ends 22 November 2012

Account no. 4940 5252 8008 1119

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

Payment due date 17 December 2012

Minimum amount due \$123.00

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

Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$6,550.55	+ \$447.30	- \$800.00	= \$6,197.85

Date	Reference Number	Transaction Details	Amount (A\$)
26 Oct	7494052MW0PUGN72P	Payment Received, Thank You AU	800.00-
26 Oct	7456472MWA8VGJMPL	Choice Marrickville AU	33.00
3 Nov	7494052N4PFFX3M8L	King Street Cyclery Newtown AU	140.00
19 Nov	7455702NLOAH8KTNF	Discount Day/Night Newtown AU	27.99
19 Nov	7494052NLOJLNJKVT	CBA ATM Newtown C NSW 221203 AU	100.00
19 Nov	7494052NL009M2AAK	ATM Cash Advance Fee AU	1.75

Credit limit \$7,000 Available credit \$802

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	81 years 5 months	\$47,983.77
\$319.97	2 years	\$1,481.54, a saving of \$46,502.23

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).



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

MR DAVID W GWYNN-JONES

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Visa Statement continued

Date	Reference Number	Transaction Details	Amount (A\$)
22 Nov	7494052NPP98UP9WZ	Virgin Mobile Austra North Sydney AU	44.45
		Interest charged on purchases Purchase Rate 19.990% Daily Rate 0.05477%	65.71
		Interest charged on cash advances Cash Advance Rate 21.490% Daily Rate 0.05888%	34.40

*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.