

# Your Statement

## Visa Credit Card

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

Account number	4940 5252 8008 1119
Statement period	23 Dec 2014 - 21 Jan 2015
Credit limit	\$7,000.00
Available credit	\$5,983.90
Next statement end	l date 20 Feb 2015



#### Your account balance

Opening balance at 23 Dec	\$741.29
New transactions and charges	\$274.81
Payments/refunds	\$0.00
Closing balance at 21 Jan	\$1,016.10

Your payment summary	
Overdue - please pay now	\$25.00
Minimum payment due by 16 Feb 2015	\$25.00
Total payment due	\$50.00
Total amount owing	\$1,016.10

#### 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	5 years, 9 months	\$734.00	
\$52.33	2 years	\$239.92, a saving of \$494.08	

#### 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.





# **Transactions**

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#### **Transactions**

Date	Transaction Details		Amount (A\$)
23 Dec	Virgin Mobile H/O Macquarie Prk AU		51.06
07 Jan	Paypal *Spotify 35314369001 GB		11.99
07 Jan	Paypal *Core Elec 4029357733 AU		54.01
09 Jan	Transport For Nsw-Opal Chippendale AU		40.00
09 Jan	Google *Flightradar24 Google.Com/Ch GB		1.99
14 Jan	Bronzemoon Outdoors Gordonvale AU		23.50
19 Jan	Late Fee		20.00
20 Jan	Transport For Nsw-Opal Chippendale	AU	40.00
	Interest charged on purchases Interest charged on cash advances	Purchase Rate 19.740%p.a. Cash Advance Rate 21.240%p.a.	32.26 0.00

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date.

EFFECTIVE 1 MARCH 2015, WE ARE UPDATING YOUR CONDITIONS OF USE TO A SHORTER, SIMPLIFIED VERSION. A NEW COPY HAS BEEN ISSUED WITH YOUR JANUARY 2015 STATEMENT. WHILE THERE IS NO MATERIAL CHANGE, WE RECOMMEND YOU READ IT CAREFULLY. YOU CAN ALSO READ IT BY VISITING WWW.COMMBANK.COM.AU/CREDITCARDS

EFFECTIVE 7 MARCH 2015, THE INTERNATIONAL FEE FOR TRANSACTIONS PROCESSED OVERSEAS BUT IN AUSTRALIAN DOLLARS WILL INCREASE TO 3.00%. TRANSACTIONS MADE PRIOR TO THIS DATE BUT SETTLED AFTER THIS DATE WILL INCUR THE 3.00% FEE.

### How to pay



Online: Pay your credit card using NetBank, 24 hours a day, 7 days a week. Visit netbank.com.au



Biller code: **1818** Reference No.: 4940 5252 8008 1119



Scan QR code in your banking app

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



**Autopay:** Set up a direct debit to pay your credit card each month. Visit: **commbank.com.au/autopay** 



**Phone:** Call **13 2221** to transfer funds from your other Commonwealth Bank account(s).



Mail: This slip with your cheque to: Locked Bag 3402, BRISBANE QLD 4000

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### We're here to help

**13 2221**, 24 hours a day, 7 days a week

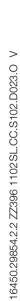
#### netbank.com.au

Overseas +61 2 9999 3283 (reverse charges accepted)

MR DAVID W GWYNN-JONES

**Amount Paid** 

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# **Transactions**

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FROM 7 MARCH 2015, YOUR ANNUAL FEE (IF APPLICABLE) WILL INCREASE TO \$29 WHEN IT BECOMES DUE.

