



MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Statement	198 (Page 1 of 4)
Statement begins	1 February 2014
Statement ends	30 April 2014
Closing balance	\$4,723.48 CR
Enquiries	13 2221 (24 hours a day, 7 days a week)

Streamline Account

Account number 06 2070 10004003

Name: DAVID GWYNN-JONES

Branch: 10 Bridge Street Sydney NSW
Bank, State & Branch number (BSB) 06 2070.

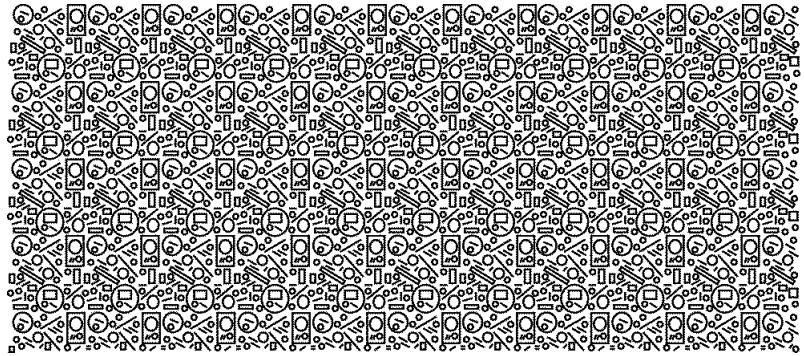
Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Debit	Credit	Balance
01 Feb 2014	OPENING BALANCE			\$5,198.64 CR
01 Feb	ST GEORGE CARDS CommBank app BPAY 9 4601843900281088	200.00		\$4,998.64 CR
04 Feb	Transfer to xx1119 NetBank	1,130.00		\$3,868.64 CR
04 Feb	Loan Repayment LN REPAY 241094909	486.00		\$3,382.64 CR
10 Feb	Harrisons H & B Broadway AU	36.90		\$3,345.74 CR
11 Feb	Loan Repayment LN REPAY 241094909	486.00		\$2,859.74 CR
12 Feb	Wdl ATM BBL Fairfax Media CB Pyrmont	280.00		\$2,579.74 CR
12 Feb	Non CBA ATM Withdrawal Fee	2.50		\$2,577.24 CR
12 Feb	HCF CommBank app BPAY 8 262114671 hcf	459.45		\$2,117.79 CR
13 Feb	Wdl Branch Newtown	100.00		\$2,017.79 CR
13 Feb	Direct Debit 044952 OPTUS 10478488000192	32.98		\$1,984.81 CR
17 Feb	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$1,909.81 CR
18 Feb	Loan Repayment LN REPAY 241094909	486.00		\$1,423.81 CR
21 Feb	Direct Debit 005901 CGU INSURANCE 123A52701391624221	51.65		\$1,372.16 CR
25 Feb	Loan Repayment LN REPAY 241094909	486.00		\$886.16 CR
27 Feb	Direct Debit 373578 AGL RETAIL LTD 220002661309	92.37		\$793.79 CR
27 Feb	Direct Credit 037819 PRA Trading Acco PRA WAGES 135		4,347.04	\$5,140.83 CR
01 Mar	Credit Interest		0.06	\$5,140.89 CR

BALANCE CARRIED FORWARD \$5,140.89 CR

Account number

06 2070 10004003



Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$5,140.89 CR
04 Mar	Binary Teknik Sydney	20.00		\$5,120.89 CR
04 Mar	Loan Repayment LN REPAY 241094909	486.00		\$4,634.89 CR
05 Mar	Wdl ATM BBL Fairfax Media CB Pyrmont	280.00		\$4,354.89 CR
05 Mar	Non CBA ATM Withdrawal Fee	2.50		\$4,352.39 CR
07 Mar	Jaycar Electronics Sydney AU	63.40		\$4,288.99 CR
07 Mar	OFFICEWORKS SYDNEY CBD NSW AU	0.09		\$4,288.90 CR
07 Mar	OFFICEWORKS SYDNEY CBD NSW AU	119.88		\$4,169.02 CR
11 Mar	Loan Repayment LN REPAY 241094909	486.00		\$3,683.02 CR
12 Mar	Transfer to xx1119 NetBank	472.24		\$3,210.78 CR
12 Mar	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	100.00		\$3,110.78 CR
16 Mar	GAMA AUTOMOTIVES 0001 PETERSHAM	127.46		\$2,983.32 CR
17 Mar	Direct Debit 044952 OPTUS 10478488000192	34.24		\$2,949.08 CR
17 Mar	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$2,874.08 CR
18 Mar	Loan Repayment LN REPAY 241094909	486.00		\$2,388.08 CR
19 Mar	Harrisons H & B Broadway AU	113.25		\$2,274.83 CR
20 Mar	Wdl ATM BBL 81203020 Pyrmont	280.00		\$1,994.83 CR
20 Mar	Non CBA ATM Withdrawal Fee	2.50		\$1,992.33 CR
21 Mar	Direct Debit 005901 CGU INSURANCE 123A52701391624321	51.65		\$1,940.68 CR
25 Mar	Loan Repayment LN REPAY 241094909	486.00		\$1,454.68 CR
27 Mar	MARRICKVILLE COUNCIL NetBank BPAY 59626 5000190840	733.55		\$721.13 CR
28 Mar	Direct Credit 037819 PRA Trading Acco PRA WAGES 141		4,717.36	\$5,438.49 CR
01 Apr	Loan Repayment LN REPAY 241094909	486.00		\$4,952.49 CR
02 Apr	Direct Credit 325872 IAG DIVIDEND APR14/01218634		26.52	\$4,979.01 CR
05 Apr	IMO CAR WASH AUSTRAL AU	12.00		\$4,967.01 CR
05 Apr	Wdl ATM CBA ATM NEWTOWN A NSW 2212	110.00		\$4,857.01 CR
07 Apr	Transfer to other Bank NetBank	110.00		\$4,747.01 CR
	BALANCE CARRIED FORWARD			\$4,747.01 CR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$4,747.01 CR
08 Apr	Loan Repayment LN REPAY 241094909	486.00		\$4,261.01 CR
09 Apr	Transfer to xx1119 NetBank	1,250.00		\$3,011.01 CR
09 Apr	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	200.00		\$2,811.01 CR
09 Apr	Direct Debit 348045 AGL SALES P/L 170002946221	280.49		\$2,530.52 CR
11 Apr	PYRMONT SUPA IGA PYRMONT NS Cash Out \$150.00 Purchase \$25.16	175.16		\$2,355.36 CR
14 Apr	POST PYRMONT POSTSHOP NSW AU	260.95		\$2,094.41 CR
14 Apr	Direct Debit 044952 OPTUS 10478488000192	40.83		\$2,053.58 CR
15 Apr	Loan Repayment LN REPAY 241094909	486.00		\$1,567.58 CR
15 Apr	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032	75.00		\$1,492.58 CR
17 Apr	HCF NetBank BPAY 81646 262114671	459.45		\$1,033.13 CR
17 Apr	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	100.00		\$933.13 CR
17 Apr	PYRMONT SUPA IGA PYRMONT NS	51.89		\$881.24 CR
19 Apr	DAN MURPHY'S 1879 ALEXANDRIA NSW AU	330.13		\$551.11 CR
22 Apr	Loan Repayment LN REPAY 241094909	486.00		\$65.11 CR
22 Apr	Direct Debit 005901 CGU INSURANCE 123A52701391624421	51.65		\$13.46 CR
28 Apr	Wdl ATM BBL Fairfax Media CB Pyrmont	280.00		\$266.54 DR
28 Apr	Non CBA ATM Withdrawal Fee	2.50		\$269.04 DR
29 Apr	Loan Repayment LN REPAY 241094909	486.00		\$755.04 DR
30 Apr	Direct Credit 037819 PRA Trading Acco PRA WAGES 148		5,478.52	\$4,723.48 CR
30 Apr 2014	CLOSING BALANCE			\$4,723.48 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$5,198.64 CR		\$15,044.66		\$14,569.50		\$4,723.48 CR

Your Debit Interest Rate Summary

Date	Event	Debit balance	Debit interest rate (p.a.)
01 Feb 14	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 February 2014 to 30th April 2014

Transaction Type	01 Feb to 28 Feb	01 Mar to 31 Mar	01 Apr to 30 Apr	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	1	0	0	1	0	\$0.00	\$0.00
Cheques written	0	0	0	0	0	\$0.00	\$0.00
Total	1	0	0	1	0		\$0.00
Account Fee						\$0.00	\$0.00
Deposits	1	1	2				-

Effective 6 October 2013 Loan Service Fees set out in Item F of the Consumer Credit Contract Schedule are payable on the first calendar day of each month and on repayment of the loan. All other information in Item F is unchanged.

Effective 17 February 2014 the Personal Overdrafts Credit Guide and Usual Terms and Conditions for Consumer Lending are changing. We have highlighted the additions in *italics* to the 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.

In Part F: Overdrafts (O)

05.2 You may *reduce* or cancel the credit limit on the Loan Account at any time.

Our Privacy Policy is changing

Your privacy is important to us. That's why we have a strict Privacy Policy in place to keep your information safe. The Privacy Act was recently changed — so from 12 March 2014 our Privacy Policy will be changing too.

What's changing?

We're updating our policy to include more information on:

- How we collect and handle your personal information, including collecting information from your dealings with us and from publicly available sources, so we can serve you better.
- Who we exchange your information with, such as other financial institutions and organisations that help identify illegal activities and prevent fraud.
- When we may send your information overseas, and to which countries.
- How you can access and correct your information, and how you can complain about a breach of our privacy obligations.

These changes will apply whenever we collect, use or exchange your information, so it's important for you to be aware of them.

There are also government laws which require or authorise us to collect your information, such as the Anti-Money Laundering and Counter-Terrorism Financing Act, the Taxation Administration Act and the Income Tax Assessment Act.

How can you find out more?

You can read our Privacy Policy online anytime at commbank.com.au/privacypolicy