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

Account number	4940 5252 8008 1119
Statement period	19 Dec 2015 - 20 Jan 2016
Credit limit	\$7,000.00
Available credit	\$2,711.06
Next statement end date	18 Feb 2016

Your account balance

Opening balance at 19 Dec	\$3,311.59
New transactions and charges	\$1,177.35
Payments/refunds	-\$200.00
Closing balance at 20 Jan	\$4,288.94

Your payment summary

Minimum payment due	\$85.00
Payment due by	15 Feb 2016
Total amount owing	\$4,288.94

To minimise interest, pay your total amount owing by the payment due date each month.

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	60 years, 1 month	\$27,573.86
\$220.90	2 years	\$1,012.56, a saving of \$26,561.30

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.

TRAVEL IS FULL OF SURPRISES, YOUR TRAVEL INSURANCE SHOULDN'T BE.

Introducing Travel Insurance through Allianz Global Assistance.
Find out more at commbank.com.au/travelinsurance

Things to know before you Can: Insurance issued and managed by Allianz Global Assistance on behalf of Insurer Allianz for Commonwealth Bank of Australia. Restrictions, exclusions, limits, excesses apply. Refer to Travel Insurance Product Disclosure Statement for full conditions at commbank.com.au



Transactions

Date	Transaction Details	Amount (A\$)
22 Dec	Virgin Mobile H/O Macquarie Prk AU	48.49
28 Dec	Paypal *Netflix.Com 4029357733 AU	11.99
30 Dec	Spar Supermarket Byr Byron Bay AU	11.77
30 Dec	The Top Shop Byron Byron Bay AU	22.00
01 Jan	Ww Petrol W2059 Byron Bay AU	58.03
05 Jan	Wicked Weasel Retail Byron Bay AU	97.00
05 Jan	Tigerlily 2410 Byron Bay AU	269.90
06 Jan	Payment Received, Thank You AU	200.00-
07 Jan	Spar Supermarket Byr Byron Bay AU	12.24
08 Jan	Lighthouse Beach Cafe East Ballina AU	9.80
08 Jan	Paypal *Spotify 4029357733 AU	11.99
10 Jan	Google *Wikicamps Google.Com/Ch GB	7.99
10 Jan	Google *Play Google.Com/Ch GB	8.99
10 Jan	Paypal *Freshpairin 402-935-7733 CT	108.42
10 Jan	Oehnp Munmorah Sca Sydney AU	65.60
12 Jan	Oeh Annual Passes Hurstville AU	65.00
12 Jan	C M C A Wickham AU	104.50
15 Jan	Transport For Nsw-Opal Chippendale AU	40.00
15 Jan	Officeworks 0206 Newcastle W AU	21.88
16 Jan	Free Choice Stores Tobaccbudgewoi AU	31.49
17 Jan	Spotlight 081 Tuggerah AU	59.99

How to pay



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



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



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



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



Scan QR code in your banking app



Mail: This slip with your cheque to:
PO Box 962
PARRAMATTA NSW 2124

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

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(reverse charges accepted)

MR DAVID W GWYNN-JONES

Amount Paid

\$

+780+

Transactions

Date	Transaction Details		Amount (A\$)
19 Jan	Rms Etoll Ph 131865 Parramatta AU		20.00
20 Jan	Kmart 1131 Marrickville AU		25.00
	Interest charged on purchases	Purchase Rate 19.740%p.a.	65.28
	Interest charged on cash advances	Cash Advance Rate 21.240%p.a.	0.00

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

