

Statement begins 25 July 2012

Statement ends 23 August 2012

Account no. 4940 5252 8008 1119

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

Payment due date 17 September 2012

Minimum amount due \$113.00

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

Visa Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$4,830.90	+ \$1,162.83	- \$300.00	= \$5,693.73

Date	Reference Number	Transaction Details	Amount (A\$)
26 Jul	7456472K0A8VFH52W	Choice Marrickville AU	33.00
27 Jul	7494052K10JLNJKW1	CBA ATM Newtown C NSW 221203 AU	210.00
27 Jul	7494052K10067QTLK	ATM Cash Advance Fee AU	3.15
28 Jul	7494052K2P9UQNWW9	Dan Murphys Liq W1879 Alexandria AU	297.60
5 Aug	7494052KAPF17PJAL	Bunnings 422000 Rockdale AU	162.33
6 Aug	7494052KB0JLN3BEA	CBA ATM Edgecliff NSW 216201 AU	60.00
6 Aug	7494052KB006GXZ8F	ATM Cash Advance Fee AU	0.90

Credit limit \$7,000 Available credit \$1,306

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	77 years 11 months	\$43,507.71
\$293.95	2 years	\$1,361.04, a saving of \$42,146.67

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).

MR DAVID W GWYNN-JONES
ACCOUNT NUMBER 4940 5252 8008 1119



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

4940 5252 8008 1119

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Visa Statement continued

Date	Reference Number	Transaction Details	Amount (A\$)
9 Aug	7494052KE0PUJ2XKU	Payment Received, Thank You AU	300.00-
18 Aug	7455702KT1T6EDJ30	Astro Lighting Canterbury AU	87.00
20 Aug	7456450KTARK1QU3X	It One Group Pty Ltd Sydney AU	123.00
22 Aug	7494052KVP98UPAGL	Virgin Mobile Austra North Sydney AU	44.44
21 Aug	7455702KU0L5HHLP4	Payless Shoes 152 Sydney AU	49.95
	Interest charged on purchases	Purchase Rate 19.990% Daily Rate 0.05477%	42.96
	Interest charged on cash advances	Cash Advance Rate 21.490% Daily Rate 0.05888%	48.50

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*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.

Important changes to your Credit Card Contract:

When we debit your annual fee

If you are an existing customer, your annual fee (if applicable) will still appear on the same statement each year as it has in the past but will be charged later in the statement period.

If you are a new customer who activates or first uses their card from 1 Aug 2012 to 30 Sept 2012, your annual fee (if applicable) will be charged:

- between 1 Oct and 30 Nov 2012; and
- on or about the anniversary of the date the first annual fee is charged.

If you are a new customer who activates or first uses their card on or from 1 Oct 2012, your annual fee (if applicable) will be charged:

- in the statement period of the first statement issued following activation; and
- on or about the anniversary of the date the first annual fee is charged.

If you are an existing customer with an applicable annual fee waiver, your annual fee (if applicable) will be charged:

- in the first statement period after the waiver has expired; and
- on or about the anniversary of the date the first annual fee is charged.

Changes to International Transaction Fees and cash advance fees

The International Transaction Fee for transactions converted from foreign currencies to Australian dollar equivalents by MasterCard® or Visa will increase to 3.00% and, where converted by American Express®, to 2.00% effective 2 October 2012.

Where a cash advance fee or charge of 1.50% of the cash advance amount would currently apply, effective 2 October 2012 this will increase to 1.75% (personal cards only – this change does not apply to Business Credit Cards). More information about cash advance fees is available on our website www.commbank.com.au/needtoknow