



MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Statement	193 (Page 1 of 4)
Statement begins	1 November 2012
Statement ends	31 January 2013
Closing balance	\$685.93 DR
Enquiries	13 2221 (24 hours a day, 7 days a week)

Streamline Account

Account number 06 2070 10004003

Name: DAVID GWYNN-JONES

Branch: 254 George Street Sydney NSW
Bank, State & Branch number (BSB) 06 2070.

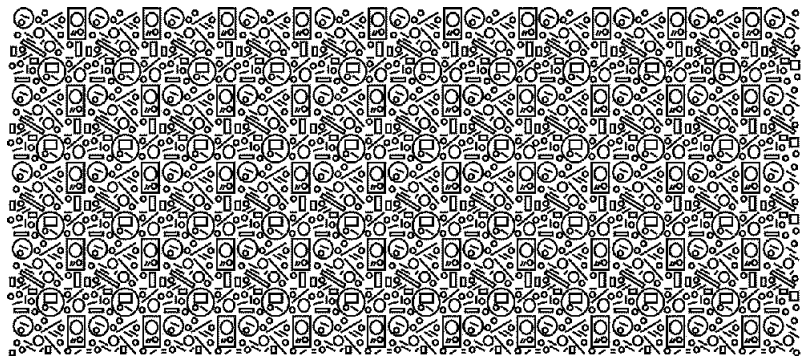
Note: Proceeds of cheques are not available until cleared. Please check that the entries listed on this statement are correct. If there are any errors, please contact the Bank immediately on 13 2221.

Further information about your account, including details of benefits or fees and charges, is available by telephoning the enquiry number listed above. If you have a complaint, information about our dispute resolution process is available from the same enquiry number.

Date	Transaction	Debit	Credit	Balance
01 Nov 2012	OPENING BALANCE			\$335.72 CR
01 Nov	Debit Interest	16.59		\$319.13 CR
01 Nov	Debit Excess Interest	2.29		\$316.84 CR
01 Nov	Loan Service Fee	10.00		\$306.84 CR
01 Nov	Wdl ATM BBL Fairfax Media CB Pyrmont	200.00		\$106.84 CR
01 Nov	Non CBA ATM Withdrawal Fee	2.50		\$104.34 CR
02 Nov	Wdl ATM CBA ATM NEWTOWN C NSW 2212	150.00		\$45.66 DR
06 Nov	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$687.66 DR
08 Nov	Direct Debit 044952 OPTUS 10478488000192 OPTUS	33.25		\$720.91 DR
09 Nov	Wdl ATM BBL Fairfax Media CB Pyrmont	110.00		\$830.91 DR
09 Nov	Non CBA ATM Withdrawal Fee	2.50		\$833.41 DR
13 Nov	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,475.41 DR
15 Nov	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	75.00		\$1,550.41 DR
20 Nov	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$2,192.41 DR
BALANCE CARRIED FORWARD				\$2,192.41 DR

Account number

06 2070 10004003



Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$2,192.41 DR
21 Nov	Direct Debit 005901 CGU INSURANCE 123A52701391422B21 CGU INSURANCE	63.77		\$2,256.18 DR
22 Nov	Overdrawing Approval Fee	10.00		\$2,266.18 DR
23 Nov	Overdrawing Approval Fee	10.00		\$2,276.18 DR
23 Nov	Direct Credit 037819 PROFESSIONAL REC PAY FR PRA PROFESSIONAL REC		4,848.82	\$2,572.64 CR
26 Nov	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088	200.00		\$2,372.64 CR
26 Nov	Transfer to xx1119 NetBank	600.00		\$1,772.64 CR
26 Nov	Wdl ATM BBL Fairfax Media CB Pymont	210.00		\$1,562.64 CR
26 Nov	Non CBA ATM Withdrawal Fee	2.50		\$1,560.14 CR
27 Nov	Direct Debit 373578 AGL RETAIL LTD 370002084174 AGL RETAIL LTD	150.77		\$1,409.37 CR
27 Nov	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$767.37 CR
01 Dec	Debit Interest	10.15		\$757.22 CR
01 Dec	Debit Excess Interest	0.35		\$756.87 CR
01 Dec	Loan Service Fee	10.00		\$746.87 CR
01 Dec	Credit Interest		0.01	\$746.88 CR
04 Dec	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$104.88 CR
10 Dec	Wdl ATM BBL Fairfax Media CB Pymont	210.00		\$105.12 DR
10 Dec	Non CBA ATM Withdrawal Fee	2.50		\$107.62 DR
10 Dec	Direct Debit 044952 OPTUS 10478488000192 OPTUS	35.03		\$142.65 DR
11 Dec	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$784.65 DR
17 Dec	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	75.00		\$859.65 DR
18 Dec	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,501.65 DR
BALANCE CARRIED FORWARD				\$1,501.65 DR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$1,501.65 DR
20 Dec	Transfer to other Bank NetBank	110.00		\$1,611.65 DR
21 Dec	Direct Credit 037819 PROFESSIONAL REC PAY FR PRA PROFESSIONAL REC		4,333.16	\$2,721.51 CR
21 Dec	Direct Debit 005901 CGU INSURANCE 123A52701391422C21 CGU INSURANCE	63.77		\$2,657.74 CR
25 Dec	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$2,015.74 CR
01 Jan	Debit Interest	4.70		\$2,011.04 CR
01 Jan	Loan Service Fee	10.00		\$2,001.04 CR
02 Jan	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$1,359.04 CR
04 Jan	WdI ATM BBL Fairfax Media CB Pymont	110.00		\$1,249.04 CR
04 Jan	Non CBA ATM Withdrawal Fee	2.50		\$1,246.54 CR
07 Jan	WdI ATM BBL Fairfax Media CB Pymont	110.00		\$1,136.54 CR
07 Jan	Non CBA ATM Withdrawal Fee	2.50		\$1,134.04 CR
08 Jan	Direct Debit 348045 AGL SALES P/L 460002109832 AGL SALES P/L	230.91		\$903.13 CR
08 Jan	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$261.13 CR
11 Jan	Transfer to other Bank NetBank	110.00		\$151.13 CR
11 Jan	Direct Debit 044952 OPTUS 10478488000192 OPTUS	32.71		\$118.42 CR
15 Jan	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$523.58 DR
16 Jan	WdI ATM BBL Fairfax Media CB Pymont	160.00		\$683.58 DR
16 Jan	Non CBA ATM Withdrawal Fee	2.50		\$686.08 DR
16 Jan	Direct Debit 052610 OPTUS VISION P/L ACCT NO 1578155032 OPTUS VISION P/L	75.00		\$761.08 DR
20 Jan	SYDNEY WATER NetBank BPAY 45435 40779730007 h2o	461.60		\$1,222.68 DR
20 Jan	ST GEORGE CARDS NetBank BPAY 9779 4601843900281088 st george	150.00		\$1,372.68 DR
21 Jan	Direct Debit 005901 CGU INSURANCE 123A52701391423121 CGU INSURANCE	63.77		\$1,436.45 DR
22 Jan	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$2,078.45 DR
23 Jan	Transfer from xx4909 NetBank		800.00	\$1,278.45 DR
BALANCE CARRIED FORWARD				\$1,278.45 DR

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$1,278.45 DR
23 Jan	Transfer to xx1119 NetBank	200.00		\$1,478.45 DR
23 Jan	Wdl ATM BBL Fairfax Media CB Pymont	210.00		\$1,688.45 DR
23 Jan	Non CBA ATM Withdrawal Fee	2.50		\$1,690.95 DR
24 Jan	Overdrawing Approval Fee	10.00		\$1,700.95 DR
24 Jan	Direct Credit 037819 PROFESSIONAL REC PAY FR PRA PROFESSIONAL REC		3,493.15	\$1,792.20 CR
29 Jan	HCF NetBank BPAY 81646 262114671	870.80		\$921.40 CR
29 Jan	MARRICKVILLE COUNCIL NetBank BPAY 59626 5000190840	682.83		\$238.57 CR
29 Jan	Transfer to xx1119 NetBank	100.00		\$138.57 CR
29 Jan	Loan Repayment LN REPAY 241094909 COMMONWEALTH BNK	642.00		\$503.43 DR
30 Jan	Wdl ATM BBL Fairfax Media CB Pymont	180.00		\$683.43 DR
30 Jan	Non CBA ATM Withdrawal Fee	2.50		\$685.93 DR
31 Jan	2013 CLOSING BALANCE			\$685.93 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$335.72 CR		\$14,496.79		\$13,475.14		\$685.93 DR

Your Debit Interest Rate Summary

Date	Event	Debit balance	Debit interest rate (p.a.)
01 Nov 12	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 November 2012 to 31st January 2013

Transaction Type	01 Nov to 30 Nov	01 Dec to 31 Dec	01 Jan to 31 Jan	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.00	\$0.00
Cheques written	0	0	0	0	0	\$0.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00
Deposits	1	1	2				-

Effective 04/03/2013, your Personal Overdraft Usual Terms and Conditions are changing.

We have highlighted the additions in *italics* to the clauses or 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.

Part A All Loans is varied for all contracts as follows:

5 Loan funding

5.2 We fund the Loan:

- a) by paying each Loan drawing in accordance with the Contract and your written instructions; or
- b) when you or anyone you authorise asks for credit in a manner approved by us (for example, by having a cheque presented to us for payment or by a withdrawal at an electronic terminal).
- c) *any payment instructions, including cheques drawn on your account, or other documents delivered to us in connection with a transaction on your account become our property when the transaction is complete.*

At the same time, we record your debt to us by debiting the Loan Account.

Part F Overdrafts (O) is varied for all contracts as follows:

04 Repayments

04.3 You are required to make a credit to your Overdraft account *of at least \$200* each month while your Overdraft is being used.

04.5 *We review your Contract each year to determine whether we will continue, cancel, or reduce the Limit. We will give 30 days' written notice advising you of any decision to cancel or reduce the Limit.*



Effective 20 March 2013 the Personal Overdrafts Credit Guide and Usual Terms and Conditions for Consumer Lending are changing. We have highlighted the additions in italics to the clauses or 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 A: All Loans:**

Clause 1 (meaning of words)

Mistaken internet payment or MIP - A payment made to an account because the payer, using a pay anyone internet banking facility, has entered or selected an incorrect Branch/State/Branch (BSB) number, account number or other identifier that does not belong to the intended recipient.

12. General

12.17 Mistaken credits

If we are reasonably satisfied that funds have been paid to your Loan Account due a mistaken internet payment (MIP) and there are sufficient credit funds in your Loan Account, we may debit your Loan Account with the amount of the MIP and return the funds to the recipient or their financial institution. We may prevent you from withdrawing the amount of a claimed MIP while we investigate that claim, including while we wait on and consider your response to any notification we send you. Where we receive a claim of a MIP between 10 or more business days and 7 months after the payment was made, and we are satisfied that a MIP has occurred we will notify you that we intend to debit your Loan Account with the amount of the MIP and allow you 10 business days to establish that you are entitled to the funds before we return the funds. We may exchange information regarding your account with other financial institutions in connection with claims of MIPs

For more information or a copy of the current terms and conditions for your product visit commbank.com.au or call 13 2221, 24 hours a day, 7 days a week.

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.