

Statement begins 21 December 2012

Statement ends 21 January 2013

Account no. 4940 5252 8008 1119

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

Payment due date 15 February 2013

Minimum amount due \$266.00

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

## Visa Statement

| Overdue  | Opening Balance | New Charges | Payments/Refunds | Closing Balance |
|----------|-----------------|-------------|------------------|-----------------|
| \$125.00 | \$6,295.65      | + \$795.94  | - \$0.00         | = \$7,091.59    |

| Date   | Reference Number  | Transaction Details                    | Amount (A\$) |
|--------|-------------------|--|--------------|
| 22 Dec | 7456445PP32HULPXV | Virgin Mobile Aust Nc Macquarie Par AU | 44.44        |
| 23 Dec | 7456445PP33HNRJW2 | Dendy Cinemas Pty Ltd Newtown AU       | 55.90        |
| 23 Dec | 7424923PN006EG2LH | Beach Burrito Co. Newtown AU           | 67.85        |
| 22 Dec | 7456472PPA8W904VU | Syd Aprt Dom Carpk 45 Mascot AU        | 16.00        |
| 27 Dec | 7456472PUA8VW1QM4 | Syd Aprt Dom Carpk 45 Mascot AU        | 7.00         |
| 1 Jan  | 7456472029FGX2J3K | St James C/Rail Sydney AU              | 6.80         |
| 4 Jan  | 7455702041FU636PP | Superbuy Holdings Pt Salisbury AU      | 54.98        |

Credit limit \$7,000 Available credit \$0

**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  | 86 years 3 months  | \$54,825.83   |
| \$366.11  | 2 years  | \$1,695.22, a saving of \$53,130.61                               |

### 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](http://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).



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

MR DAVID W GWYNN-JONES

4940 5252 8008 1119

**Visa Statement continued**

| Date                              | Reference Number  | Transaction Details                           | Amount (A\$) |
|-----------------------------------|-------------------|---|--------------|
| 5 Jan                             | 7456472079F2AN020 | Decc Hurstville AU                            | 7.00         |
| 13 Jan                            | 74940520DPEY8WG0R | Bunnings 555000 Gordon AU                     | 38.55        |
| 12 Jan                            | 74564720E9F2B56XD | Decc Hurstville AU                            | 7.00         |
| 14 Jan                            | 74779020G0JL7T5T0 | Amdb Internet IE                              | 59.00        |
| 17 Jan                            | 74940520H000G8N3H | Late Fee                                      | 20.00        |
| 17 Jan                            | 74779020J15DXU1AF | Globalpersonalsaud Internet GB                | 294.00       |
| Interest charged on purchases     |                   | Purchase Rate 19.990% Daily Rate 0.05477%     | 90.30        |
| Interest charged on cash advances |                   | Cash Advance Rate 21.490% Daily Rate 0.05888% | 27.12        |

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YOUR ACCOUNT IS OVERDUE. PLEASE PAY THE OVERDUE AMOUNT  
IMMEDIATELY AND ALL FUTURE PAYMENTS BY THE DUE DATE TO  
AVOID ANY FURTHER LATE PAYMENT FEES.

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FROM THE DATE YOUR NEXT STATEMENT BEGINS YOUR INTEREST RATE  
ON PURCHASES WILL DECREASE TO 19.74% PA AND CASH ADVANCES  
WILL DECREASE TO 21.24% PA. IF YOU ARE ON AN INTRODUCTORY  
RATE THIS APPLIES ONCE THE INTRODUCTORY PERIOD EXPIRES.

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IMPORTANT CHANGES TO YOUR COMMONWEALTH BANK CREDIT CARD  
CONDITIONS OF USE:

FROM 1 MARCH 2013, CONDITION 13 (SPECIAL CONDITIONS IN  
RELATION TO GREAT RATE TRANSFERS) IS AMENDED SO THAT:

-YOU CAN ONLY HAVE ONE GREAT RATE AT ANY TIME AND IF  
APPROVED, THE GREAT RATE WILL APPEAR ON YOUR NEXT STATEMENT;  
AND

-TO KEEP THE BENEFIT OF THE INTEREST FREE PERIOD ON OTHER  
PURCHASES, YOU MUST PAY OFF YOUR GREAT RATE IN FULL BY THE  
END OF THE GREAT RATE PERIOD. IN SOME INSTANCES, WE MAY  
ADVISE YOU TO PAY OFF YOUR GREAT RATE PRIOR TO THE GREAT  
RATE EXPIRING TO KEEP THE PAYMENT IN LINE WITH YOUR USUAL  
PAYMENT BY DUE DATE.

YOU SHOULD KEEP A COPY OF THIS NOTICE AS A RECORD OF THESE  
CHANGES.

\*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.