



Your Statement

Statement 212

(Page 1 of 3)

Account Number

06 2070 10004003

Statement

Period

1 Feb 2017 - 30 Apr 2017

Closing Balance

\$1,308.22 DR

Enquiries

13 2221

(24 hours a day, 7 days a week)



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MR D GWYNN-JONES
53 NORTHWOOD ST
CAMPERDOWN NSW 2050

Streamline Account

Name: DAVID GWYNN-JONES

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	2017 OPENING BALANCE			\$410.39 CR
01 Feb	Debit Interest	6.10		\$404.29 CR
01 Feb	Loan Service Fee	10.00		\$394.29 CR
01 Feb	Wdl ATM CBA ATM CASTLEREAGH 2 NSW 2000	210.00		\$184.29 CR
02 Feb	Transfer to other Bank CommBank app Bill	120.00		\$64.29 CR
04 Feb	Wdl ATM CBA ATM NEWTOWN A NSW 2212	210.00		\$145.71 DR
07 Feb	Loan Repayment LN REPAY 241094909	486.00		\$631.71 DR
08 Feb	Salary Hudson Global Re 4084779		865.20	\$233.49 CR
09 Feb	Transfer to xx1119 CommBank app	1,000.00		\$766.51 DR
10 Feb	Salary Hudson Global Re 4084779		849.99	\$83.48 CR
13 Feb	Direct Debit 044952 OPTUS 10478488000192	97.20		\$13.72 DR
14 Feb	Loan Repayment LN REPAY 241094909	486.00		\$499.72 DR
20 Feb	LLOYDS IGA NEWTOWN AU Cash Out \$100.00 Purchase \$8.17	108.17		\$607.89 DR
21 Feb	Wdl ATM CBA ATM WINTERGARDEN NSW 2004	110.00		\$717.89 DR
21 Feb	Transfer to other Bank NetBank Lunch	12.75		\$730.64 DR
21 Feb	Loan Repayment LN REPAY 241094909	486.00		\$1,216.64 DR
21 Feb	Direct Debit 005901 CGU INSURANCE 123A52701391927221	48.83		\$1,265.47 DR
22 Feb	Salary Hudson Global Re 4084779		2,272.12	\$1,006.65 CR
26 Feb	NRMA M&S MEMBERSHIP NetBank BPAY 343483 900011156461 NRMA Helen	199.00		\$807.65 CR





Date	Transaction	Debit	Credit	Balance
28 Feb	Loan Repayment LN REPAY 241094909	486.00		\$321.65 CR
01 Mar	Debit Interest	2.74		\$318.91 CR
01 Mar	Loan Service Fee	10.00		\$308.91 CR
07 Mar	Loan Repayment LN REPAY 241094909	486.00		\$177.09 DR
08 Mar	Salary Hudson Global Re 4084779		1,290.54	\$1,113.45 CR
13 Mar	Wdl ATM CBA ATM WYNYARD B NSW 2009	210.00		\$903.45 CR
14 Mar	Loan Repayment LN REPAY 241094909	486.00		\$417.45 CR
15 Mar	HCF CommBank app BPAY 8 262114671	555.65		\$138.20 DR
15 Mar	Transfer to xx1119 CommBank app	500.00		\$638.20 DR
15 Mar	Direct Debit 044952 OPTUS 10478488000192	97.55		\$735.75 DR
16 Mar	Direct Debit 373578 AGL RETAIL LTD 060005169282	88.47		\$824.22 DR
18 Mar	SYDNEY WATER CommBank app BPAY 4 40779730007	187.07		\$1,011.29 DR
18 Mar	IWC - MARRICKVILLE CommBank app BPAY 5 5000190840	380.00		\$1,391.29 DR
21 Mar	Loan Repayment LN REPAY 241094909	486.00		\$1,877.29 DR
21 Mar	Direct Debit 005901 CGU INSURANCE 123A52701391927321	48.83		\$1,926.12 DR
22 Mar	Salary Hudson Global Re 4084779		2,207.84	\$281.72 CR
24 Mar	Transfer to other Bank NetBank piss up	36.00		\$245.72 CR
24 Mar	Salary Hudson Global Re 4084779		593.55	\$839.27 CR
25 Mar	Wdl ATM CBA ATM NEWTOWN A NSW 2212	400.00		\$439.27 CR
25 Mar	Wdl ATM CBA ATM NEWTOWN B NSW 2212	110.00		\$329.27 CR
28 Mar	Loan Repayment LN REPAY 241094909	486.00		\$156.73 DR
30 Mar	Direct Credit 325872 IAG DIVIDEND PYT MAR17/01181779		26.52	\$130.21 DR
01 Apr	Debit Interest	3.77		\$133.98 DR
01 Apr	Overdraft Usage Fee	10.00		\$143.98 DR
02 Apr	Wdl ATM CBA ATM NEWTOWN A NSW 2212	110.00		\$253.98 DR
04 Apr	Loan Repayment LN REPAY 241094909	486.00		\$739.98 DR

Date	Transaction	Debit	Credit	Balance
05 Apr	Salary Hudson Global Re 4084779		1,088.34	\$348.36 CR
07 Apr	Salary Hudson Global Re 4084779		701.46	\$1,049.82 CR
11 Apr	Loan Repayment LN REPAY 241094909	486.00		\$563.82 CR
12 Apr	Direct Debit 044952 OPTUS 10478488000192	97.20		\$466.62 CR
13 Apr	Direct Debit 348045 AGL SALES P/L 510005014394	246.51		\$220.11 CR
18 Apr	Loan Repayment LN REPAY 241094909	486.00		\$265.89 DR
19 Apr	LLOYDS IGA NEWTOWN AU Cash Out \$100.00 Purchase \$15.85	115.85		\$381.74 DR
21 Apr	Direct Debit 005901 CGU INSURANCE 123A52701391927421	48.83		\$430.57 DR
26 Apr	Loan Repayment LN REPAY 241094909	486.00		\$916.57 DR
27 Apr	Jaycar Electronics Sydney AU	91.65		\$1,008.22 DR
29 Apr	Transfer to xx1119 CommBank app	300.00		\$1,308.22 DR
30 Apr	2017 CLOSING BALANCE			\$1,308.22 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$410.39 CR		\$11,614.17		\$9,895.56		\$1,308.22 DR

Your Debit Interest Rate Summary

Date	Event	Debit Balance	Debit Interest Rate (p.a.)
01 Feb	Your overdraft limit is now \$2,000.00	\$0.00 - \$2,000.00	14.90%

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 2017 to 30th April 2017

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	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00



Important Notice – Changes to your Personal Overdraft

Changes effective 1 March 2017

- **The Loan Service Fee will be renamed the Overdraft Usage Fee.**
The Overdraft Usage Fee will first replace the monthly Loan Service Fee on 1 April 2017 based on your balances in March 2017.
- **Charging the Overdraft Usage Fee when your linked transaction account is closed.**
The Overdraft Usage Fee, if applicable, will also be charged on the day your transaction account is closed, based on the highest balance of your Overdraft in the month of closure.

Changes effective 1 July 2017

- Your minimum repayment (the amount you owe us if you use your Overdraft in a month) will change.

Current minimum repayment	New minimum repayment
<p>If you owe money on your Overdraft at any point in a month, during the month you must either:</p> <ul style="list-style-type: none">• Reduce your Overdraft balance so that it is zero; or• Put at least \$200 into your transaction account.	<p>There is no set minimum amount to pay back each month.</p> <p>Though we can require you to repay the Overdraft on demand.</p>

Things you should know:

1. While there is no set amount to pay back each month, paying your Overdraft back as quickly as you can will minimise fees and interest.
2. You'll still need to repay us any amount in excess of your credit limit straight away. We can also require you to repay your Overdraft on demand. Refer to your Personal Overdraft Terms and Conditions.

Important Notice: Changes to your Personal Overdraft

Changes effective 1 August 2016

- Your base interest rate (the Personal Overdraft Reference Rate) was reduced from 16.60% p.a. to 14.90% p.a.
- The monthly fee you pay if you use your Overdraft changed.

Current interest rate and monthly fee

Personal Overdraft Reference Rate (% p.a.) 16.60

Loan Service Fee

Highest Overdraft balance during the prior month	Monthly charge
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\$0 to \$0.99	No charge
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\$1 to \$1,000	\$5
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\$1,001 to \$5,000	\$10
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More than \$5,000	\$15
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New interest rate and monthly fee

Personal Overdraft Reference Rate (% p.a.) 14.90

Loan Service Fee

Highest Overdraft balance during the prior month	Monthly charge
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\$0 to \$9.99	No charge
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\$10 or more	\$10
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Things you should know:

1. If you currently have a margin above or below the Personal Overdraft Reference Rate (for example, a discount) or a Loan Service Fee waiver, that margin or waiver continues.
2. The changes to the Loan Service Fee will first apply to the fee that is charged to your account on 1 September 2016 based on your balances in August 2016.

Changes effective 1 January 2017

- We've simplified the standard terms and conditions for Personal Overdrafts. We are replacing the current *Credit Guide and Usual Terms and Conditions for Consumer Lending* with a shorter and easier to read document now called *Personal Overdraft Terms and Conditions*.
- We included this document with your statement, or if you receive online statements we sent it to your NetBank inbox, so that you got it no later than 31 October 2016.
- Please read it carefully as it, together with your Schedule, sets out the terms of your contract with us from 1 January 2017.

Things you should know:

1. As a result of the changes to your terms and conditions, the references to the old terms and conditions in your Schedule no longer apply.
2. The reference in your Schedule to an Excess drawing interest rate no longer applies (for details of what happens when you exceed your credit limit, see clause 2.4 of the new Personal Overdraft Terms and Conditions).
3. While the new Terms and Conditions booklet is dated 1 August 2016, for you, as an existing customer, the change is effective 1 January 2017. You can view your existing terms and conditions until 1 January 2017 at commbank.com.au/currenttermsandconditions

