



014

ANN CARNEY
PO BOX 912
MITTAGONG NSW 2575

Account Number 06 2511 10230268

Statement Period 1 May 2016 - 30 Oct 2016

Closing Balance \$6.02 CR

Enquiries 13 1998
(24 hours a day, 7 days a week)

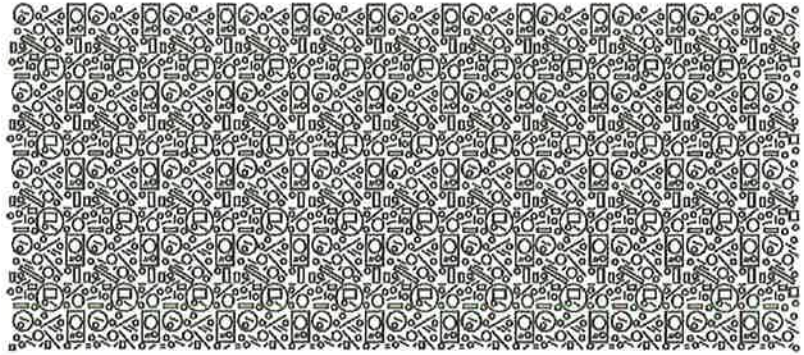
Direct Investment Account

Your Commonwealth Direct Investment Account can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name: ANN CARNEY SMSF PTY LTD IN TRUST FOR
ANN CARNEY SUPER FUND

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 May 2016	OPENING BALANCE			\$159.39 CR
01 May	Credit Interest		0.01	\$159.40 CR
01 May	Account Fee	5.00		\$154.40 CR
02 May	Direct Credit 048767 BDCU TRANSFER 223 Colo		955.16	\$1,109.56 CR
03 May	Chq Dep Branch Bowral		170,000.00	\$171,109.56 CR
03 May	Wdl Branch Bowral	170,000.00		\$1,109.56 CR
05 May	Wdl ATM CBA ATM MITTAGONG B NSW 2572	200.00		\$909.56 CR
07 May	SUPA IGA MOSS VALE MOSS VALE NS AUS Card xx2696 Value Date: 05/05/2016	147.04		\$762.52 CR
11 May	SPECSAVERS MITTAGONG N MITTAGONG NS AUS Card xx2696 Value Date: 09/05/2016	149.00		\$613.52 CR
12 May	WITCHERY FASHIONS PT COLLINGWOOD AUS Card xx2696 Value Date: 11/05/2016	112.46		\$501.06 CR
12 May	MADE BY OTHERS MOSS VALE AUS Card xx2696 Value Date: 11/05/2016	79.00		\$422.06 CR
13 May	LION RAMPANT HOTEL MITTAGONG AUS Card xx2696 Value Date: 11/05/2016	28.00		\$394.06 CR
13 May	WOOLWORTHS W1162 BOWRAL AUS Card xx2696 Value Date: 12/05/2016	131.59		\$262.47 CR
14 May	BOWRAL VETERINARY HO BOWRAL NS AUS Card xx2696 Value Date: 11/05/2016	54.50		\$207.97 CR



Date	Transaction	Debit	Credit	Balance
16 May	Wdl ATM CBA ATM MITTAGONG C NSW 2572	200.00		\$7.97 CR
01 Jun	Account Fee	5.00		\$2.97 CR
01 Jun	Direct Credit 048767 BDCU TRANSFER 223 Colo		645.16	\$648.13 CR
07 Jun	Wdl ATM CBA ATM CENTRAL STN 1 NSW 2033	300.00		\$348.13 CR
14 Jun	WOOLWORTHS PETROL 1742 BOWRAL AUS Card xx2696 Value Date: 11/06/2016	50.03		\$298.10 CR
14 Jun	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 11/06/2016	85.50		\$212.60 CR
15 Jun	BED BATH N TABLE BOWRAL NS AUS Card xx2696 Value Date: 11/06/2016	87.40		\$125.20 CR
16 Jun	THE BROWN BOOKSHOP RAL NSW AUS Card xx2696 Value Date: 11/06/2016	109.00		\$16.20 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2016 is \$0.07			
01 Jul	Account Fee	5.00		\$11.20 CR
01 Jul	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,975.16	\$1,986.36 CR
06 Jul	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 05/07/2016	85.50		\$1,900.86 CR
06 Jul	MITTAGONG ANTIQUES GEN MITTAGONG AUS Card xx2696 Value Date: 05/07/2016	198.00		\$1,702.86 CR
07 Jul	SPORTSCRAFT BOWRAL NS AUS Card xx2696 Value Date: 05/07/2016	71.40		\$1,631.46 CR
07 Jul	SPORTSCRAFT BOWRAL NS AUS Card xx2696 Value Date: 05/07/2016	159.99		\$1,471.47 CR
08 Jul	DEVITT MANAGEMENT BOWRAL NS AUS Card xx2696 Value Date: 06/07/2016	215.00		\$1,256.47 CR
09 Jul	CLAYTONS PHARMACY PL BOWRAL NS AUS Card xx2696 Value Date: 07/07/2016	36.45		\$1,220.02 CR
12 Jul	WOOLWORTHS W1162 BOWRAL AUS Card xx2696 Value Date: 11/07/2016	100.78		\$1,119.24 CR
12 Jul	BLACK PARROT ART ROO MITTAGONG AUS Card xx2696 Value Date: 11/07/2016	190.00		\$929.24 CR

Date	Transaction	Debit	Credit	Balance
12 Jul	CAFFE ROSSO BOWRAL BOWRAL AUS Card xx2696 Value Date: 10/07/2016	113.08		\$816.16 CR
14 Jul	BP MITTAGONG 7735 MITTAGONG NS AUS Card xx2696 Value Date: 09/07/2016	33.75		\$782.41 CR
14 Jul	CHERISH CAFE LS POINT NSW AUS Card xx2696 Value Date: 09/07/2016	35.80		\$746.61 CR
14 Jul	Wdl ATM CBA ATM MITTAGONG C NSW 2572	400.00		\$346.61 CR
15 Jul	RADHE KRISHNA INVEST MITTAGONG AUS Card xx2696 Value Date: 14/07/2016	57.72		\$288.89 CR
16 Jul	BOWRAL VETERINARY HO BOWRAL NS AUS Card xx2696 Value Date: 13/07/2016	54.50		\$234.39 CR
16 Jul	JOSHS CAFE BERRIMA NS AUS Card xx2696 Value Date: 14/07/2016	145.00		\$89.39 CR
19 Jul	BOWRAL PETS AQUARIUM BOWRAL AUS Card xx2696 Value Date: 13/07/2016	17.95		\$71.44 CR
22 Jul	MT MURRAY NURSERY PT MOSSVALE AUS Card xx2696 Value Date: 21/07/2016	48.25		\$23.19 CR
01 Aug	Account Fee	5.00		\$18.19 CR
02 Aug	Non CBA ATM Enquiry Fee	1.00		\$17.19 CR
02 Aug	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,545.16	\$1,562.35 CR
03 Aug	Wdl ATM Hume BS Hume Bank LimitYackand	200.00		\$1,362.35 CR
03 Aug	Non CBA ATM Withdrawal Fee	2.00		\$1,360.35 CR
04 Aug	FOODWORKS YACKANDAND YACKANDANDAH AUS Card xx2696 Value Date: 03/08/2016	30.00		\$1,330.35 CR
05 Aug	Wdl ATM Hume BS Hume Bank LimitYackand	300.00		\$1,030.35 CR
05 Aug	Non CBA ATM Withdrawal Fee	2.00		\$1,028.35 CR
09 Aug	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 07/08/2016	99.75		\$928.60 CR
09 Aug	W B GADD EST 1873 AVENEL AUS Card xx2696 Value Date: 06/08/2016	142.80		\$785.80 CR
10 Aug	Wdl ATM CBA ATM MITTAGONG C NSW 2572	300.00		\$485.80 CR
11 Aug	BLACK PARROT ART ROO MITTAGONG AUS Card xx2696 Value Date: 10/08/2016	110.95		\$374.85 CR
11 Aug	A HADLOW REM MASSAGE MITTAGONG NS AUS Card xx2696 Value Date: 09/08/2016	85.00		\$289.85 CR
12 Aug	STUDIO 7 HAIR BOWRAL NSW AU	235.00		\$54.85 CR
31 Aug	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,085.16	\$1,140.01 CR
01 Sep	Account Fee	5.00		\$1,135.01 CR



Date	Transaction	Debit	Credit	Balance
04 Sep	Wdl ATM CBA ATM MITTAGONG C NSW 2572	100.00		\$1,035.01 CR
07 Sep	Wdl ATM CBA ATM PADDINGTON A NSW 2220	200.00		\$835.01 CR
09 Sep	SUPA IGA MOSS VALE MOSS VALE AU Cash Out \$50.00	50.00		\$785.01 CR
10 Sep	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 09/09/2016	147.60		\$637.41 CR
10 Sep	MADE BY OTHERS MOSS VALE AUS Card xx2696 Value Date: 09/09/2016	99.00		\$538.41 CR
13 Sep	WOOLWORTHS PETROL 1742 BOWRAL AUS Card xx2696 Value Date: 12/09/2016	51.96		\$486.45 CR
13 Sep	WOOLWORTHS W1162 BOWRAL AUS Card xx2696 Value Date: 12/09/2016	105.82		\$380.63 CR
13 Sep	SUPA IGA MOSS VALE MOSS VALE NS AUS Card xx2696 Value Date: 09/09/2016	36.71		\$343.92 CR
15 Sep	BOWRAL VETERINARY HO BOWRAL NS AUS Card xx2696 Value Date: 12/09/2016	54.50		\$289.42 CR
15 Sep	VIA ALTA PTY LTD WILLOUGHBY NS AUS Card xx2696 Value Date: 10/09/2016	111.47		\$177.95 CR
15 Sep	ART GALLERY OF NSW TR SYDNEY AUS Card xx2696 Value Date: 11/09/2016	76.00		\$101.95 CR
17 Sep	STUDIO 7 HAIR RAL NSW AUS Card xx2696 Value Date: 14/09/2016	85.00		\$16.95 CR
30 Sep	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,745.16	\$1,762.11 CR
01 Oct	Account Fee	5.00		\$1,757.11 CR
07 Oct	BLACK PARROT ART ROO MITTAGONG AUS Card xx2696 Value Date: 06/10/2016	115.00		\$1,642.11 CR
08 Oct	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 07/10/2016	90.49		\$1,551.62 CR
08 Oct	JOSH'S CAFE BERRIMA NS AUS Card xx2696 Value Date: 06/10/2016	95.00		\$1,456.62 CR
08 Oct	CLAYTONS PHARMACY PL BOWRAL NS AUS Card xx2696 Value Date: 06/10/2016	40.50		\$1,416.12 CR
09 Oct	Wdl ATM CBA ATM QUAY GRAND CQ NSW 2004	200.00		\$1,216.12 CR
11 Oct	PLINE PH BOWRAL BOWRAL AUS Card xx2696 Value Date: 06/10/2016	74.55		\$1,141.57 CR
11 Oct	ALDI BOWRAL NS AUS Card xx2696 Value Date: 06/10/2016	13.89		\$1,127.68 CR

Date	Transaction	Debit	Credit	Balance
12 Oct	WOOLWORTHS W1162 BOWRAL AUS Card xx2696 Value Date: 11/10/2016	164.93		\$962.75 CR
12 Oct	ESCO PAZZO MITTAGONG NS AUS Card xx2696 Value Date: 07/10/2016	98.00		\$864.75 CR
12 Oct	BP MITTAGONG 7735 MITTAGONG NS AUS Card xx2696 Value Date: 08/10/2016	52.05		\$812.70 CR
13 Oct	KELSTON COUNTRY KENNEL HIGH RANGE NS AUS Card xx2696 Value Date: 10/10/2016	62.00		\$750.70 CR
17 Oct	WOOLWORTHS 1162 BOWRAL NSW AU Cash Out \$50.00 Purchase \$208.70	258.70		\$492.00 CR
18 Oct	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 17/10/2016	85.50		\$406.50 CR
18 Oct	STUDIO 7 HAIR RAL NSW AUS Card xx2696 Value Date: 13/10/2016	190.00		\$216.50 CR
18 Oct	MITTAGONG ECO LAUNDRAM MITTAGONG NS AUS Card xx2696 Value Date: 14/10/2016	55.00		\$161.50 CR
19 Oct	BP MITTAGONG 7735 MITTAGONG NS AUS Card xx2696 Value Date: 14/10/2016	51.02		\$110.48 CR
20 Oct	ALDI STORES MITTAGONG AUS Card xx2696 Value Date: 14/10/2016	104.46		\$6.02 CR
30 Oct	2016 CLOSING BALANCE			\$6.02 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$159.39 CR		\$178,104.34		\$177,950.97		\$6.02 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
30 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.25%
	\$20,000.00 - \$49,999.99	0.50%
	\$50,000.00 - \$99,999.99	0.50%
	\$100,000.00 - \$249,999.99	1.00%
	\$250,000.00 - \$499,999.99	1.25%
	\$500,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.





014

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MITTAGONG NSW 2575

Account Number 06 2511 10230268

Statement
Period 31 Oct 2016 - 30 Apr 2017

Closing Balance \$38.39 DR

Enquiries 13 1998
(24 hours a day, 7 days a week)

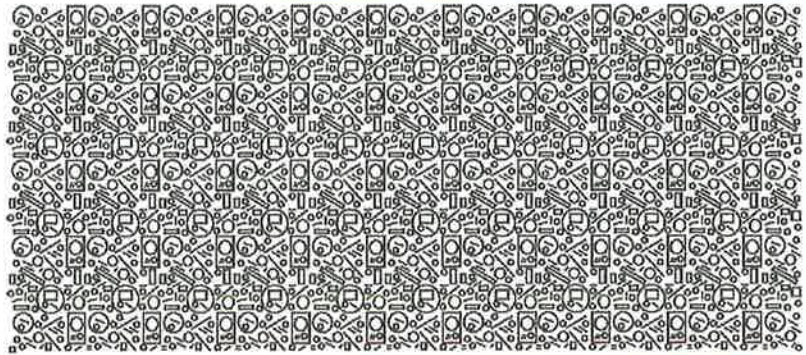
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Name: ANN CARNEY SMSF PTY LTD IN TRUST FOR
ANN CARNEY SUPER FUND

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Date	Transaction	Debit	Credit	Balance
31 Oct	2016 OPENING BALANCE			\$6.02 CR
31 Oct	Direct Credit 048767 BDCU TRANSFER 223 Colo		888.91	\$894.93 CR
01 Nov	Account Fee	5.00		\$889.93 CR
05 Nov	QT SYDNEY SYDNEY AUS Card xx2696 Value Date: 03/11/2016	40.00		\$849.93 CR
05 Nov	MYER SYDNEY CITY SYDNEY NS AUS Card xx2696 Value Date: 03/11/2016	276.71		\$573.22 CR
06 Nov	Wdl ATM WESTPAC BOWRAL BOWRAL	200.00		\$373.22 CR
06 Nov	Non CBA ATM Withdrawal Fee	2.00		\$371.22 CR
08 Nov	THE TEAROOM QVB NEY NSW AUS Card xx2696 Value Date: 04/11/2016	50.00		\$321.22 CR
09 Nov	CLAYTONS PHARMACY PL BOWRAL NS AUS Card xx2696 Value Date: 05/11/2016	34.35		\$286.87 CR
10 Nov	AKLE HOLDINGS P/L TAGONG NSW AUS Card xx2696 Value Date: 07/11/2016	32.50		\$254.37 CR
10 Nov	Wdl ATM WESTPAC BOWRAL BOWRAL	200.00		\$54.37 CR
10 Nov	Non CBA ATM Withdrawal Fee	2.00		\$52.37 CR
01 Dec	Account Fee	5.00		\$47.37 CR
01 Dec	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,705.11	\$1,752.48 CR
05 Dec	Wdl ATM CBA ATM MITTAGONG C NSW 2572	200.00		\$1,552.48 CR
08 Dec	Wdl ATM ANZ BOWRAL BRANCH BOWRAL	200.00		\$1,352.48 CR



Date	Transaction	Debit	Credit	Balance
08 Dec	Non CBA ATM Withdrawal Fee	2.00		\$1,350.48 CR
10 Dec	BLUE ILLUSION AUSTRA BOWRAL AUS Card xx2696 Value Date: 09/12/2016	179.98		\$1,170.50 CR
13 Dec	RADHE KRISHNA INVEST MITTAGONG AUS Card xx2696 Value Date: 12/12/2016	50.27		\$1,120.23 CR
13 Dec	THE GOOD READER BOWRAL AUS Card xx2696 Value Date: 12/12/2016	103.65		\$1,016.58 CR
13 Dec	HFM BOWRAL BOWRAL AUS Card xx2696 Value Date: 10/12/2016	117.91		\$898.67 CR
13 Dec	STUDIO 7 HAIR RAL NSW AUS Card xx2696 Value Date: 09/12/2016	135.00		\$763.67 CR
13 Dec	Bendooley Estate Berrima NS AUS Card xx2696 Value Date: 10/12/2016	34.75		\$728.92 CR
13 Dec	Berkelouw Book Barn Berrima NS AUS Card xx2696 Value Date: 10/12/2016	119.98		\$608.94 CR
13 Dec	BOWRAL BRASSERIE BOWRAL AU AUS Card xx2696 Value Date: 09/12/2016	81.00		\$527.94 CR
13 Dec	GLAM FRAGRANCE AND BEA BOWRAL NS AUS Card xx2696 Value Date: 09/12/2016	25.90		\$502.04 CR
14 Dec	HARVEY NORMAN AV/IT MOSS VALE NS AUS Card xx2696 Value Date: 10/12/2016	27.90		\$474.14 CR
15 Dec	Wdl ATM CBA ATM MITTAGONG C NSW 2572	200.00		\$274.14 CR
16 Dec	LION RAMPANT HOTEL MITTAGONG AUS Card xx2696 Value Date: 14/12/2016	35.00		\$239.14 CR
16 Dec	BOWRAL HOTEL BOWRAL NS AUS Card xx2696 Value Date: 13/12/2016	21.99		\$217.15 CR
20 Dec	BP MITTAGONG 7735 MITTAGONG NS AUS Card xx2696 Value Date: 15/12/2016	33.09		\$184.06 CR
21 Dec	Direct Credit 012721 ATO ATO009000007998181		1,078.00	\$1,262.06 CR
29 Dec	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,215.16	\$2,477.22 CR
01 Jan	Account Fee	5.00		\$2,472.22 CR

Date	Transaction	Debit	Credit	Balance
05 Jan	MITTAGONG GARDEN CENTR MITTAGONG NS AUS Card xx2696 Value Date: 03/01/2017	104.60		\$2,367.62 CR
06 Jan	WITCHERY FASHIONS PT COLLINGWOOD AUS Card xx2696 Value Date: 05/01/2017	44.95		\$2,322.67 CR
07 Jan	WOOLWORTHS PETROL 1742 BOWRAL AUS Card xx2696 Value Date: 06/01/2017	63.09		\$2,259.58 CR
07 Jan	THE HIGHLANDS ON A QPS BOWRAL AUS Card xx2696 Value Date: 06/01/2017	30.00		\$2,229.58 CR
07 Jan	NINA LEONS SHOE BOWRAL NS AUS Card xx2696 Value Date: 05/01/2017	99.00		\$2,130.58 CR
07 Jan	CLAYTONS PHARMACY PL BOWRAL NS AUS Card xx2696 Value Date: 05/01/2017	42.60		\$2,087.98 CR
07 Jan	STUDIO 7 HAIR RAL NSW AUS Card xx2696 Value Date: 05/01/2017	85.00		\$2,002.98 CR
07 Jan	WOOLWORTHS 1162 BOWRAL NSW AU Cash Out \$100.00 Purchase \$191.72	291.72		\$1,711.26 CR
08 Jan	South Highlands Vet Moss Vale AU	158.70		\$1,552.56 CR
11 Jan	JOHN WINTER CARPET MITTAGONG NS AUS Card xx2696 Value Date: 06/01/2017	18.00		\$1,534.56 CR
11 Jan	THE BRIARS HISTORC BOWRAL AU	23.00		\$1,511.56 CR
11 Jan	Wdl ATM CBA ATM MITTAGONG C NSW 2572	200.00		\$1,311.56 CR
12 Jan	THE GOOD READER BOWRAL AUS Card xx2696 Value Date: 11/01/2017	39.90		\$1,271.66 CR
12 Jan	ALDI STORES BOWRAL AUS Card xx2696 Value Date: 06/01/2017	30.87		\$1,240.79 CR
13 Jan	ROYAL DOULTON OUTLET S BOWRAL NS AUS Card xx2696 Value Date: 11/01/2017	17.99		\$1,222.80 CR
14 Jan	BOOKOCCINO PTY LIMIT AVALON BEACH AUS Card xx2696 Value Date: 13/01/2017	22.99		\$1,199.81 CR
14 Jan	ALDI STORES MITTAGONG AUS Card xx2696 Value Date: 11/01/2017	45.19		\$1,154.62 CR
15 Jan	WOOLWORTHS 1162 BOWRAL NSW AU	177.95		\$976.67 CR
17 Jan	HFM BOWRAL BOWRAL AUS Card xx2696 Value Date: 15/01/2017	62.28		\$914.39 CR
17 Jan	WOOLWORTHS LIQ W1162 BOWRAL AUS Card xx2696 Value Date: 15/01/2017	48.00		\$866.39 CR
17 Jan	Boathouse Palm Beach Palm Beach NS AUS Card xx2696 Value Date: 14/01/2017	39.00		\$827.39 CR



Date	Transaction	Debit	Credit	Balance
17 Jan	BOUNCE SYDNEY PTY LTD AVALON BEACH NS AU Card xx2696 Value Date: 13/01/2017	444.00		\$383.39 CR
18 Jan	Wdl ATM Redi ATM Lion Rampant HMittagong	250.00		\$133.39 CR
18 Jan	Non CBA ATM Withdrawal Fee	2.90		\$130.49 CR
19 Jan	EMPIRE CINEMA PTY LT BOWRAL AUS Card xx2696 Value Date: 16/01/2017	22.00		\$108.49 CR
20 Jan	LION RAMPANT HOTEL MITTAGONG AUS Card xx2696 Value Date: 18/01/2017	32.00		\$76.49 CR
20 Jan	ALDI STORES BOWRAL AUS Card xx2696 Value Date: 17/01/2017	20.04		\$56.45 CR
20 Jan	AKLE HOLDINGS P/L TAGONG NSW AUS Card xx2696 Value Date: 17/01/2017	53.00		\$3.45 CR
31 Jan	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,515.16	\$1,518.61 CR
01 Feb	Account Fee	5.00		\$1,513.61 CR
04 Feb	Wdl ATM NAB 93 MAIN ST MITTAGONG	200.00		\$1,313.61 CR
04 Feb	Non CBA ATM Withdrawal Fee	2.00		\$1,311.61 CR
08 Feb	CAFFE ROSSO BOWRAL BOWRAL AUS Card xx2696 Value Date: 07/02/2017	39.60		\$1,272.01 CR
08 Feb	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 07/02/2017	97.55		\$1,174.46 CR
08 Feb	OFFICEWORKS 0257 MITTAGONG AU AUS Card xx2696 Value Date: 06/02/2017	28.31		\$1,146.15 CR
09 Feb	COUNTRY ACCENT BOWRAL AUS Card xx2696 Value Date: 08/02/2017	78.50		\$1,067.65 CR
09 Feb	BOWRAL VETERINARY HO BOWRAL NS AUS Card xx2696 Value Date: 06/02/2017	54.50		\$1,013.15 CR
09 Feb	ROYAL DOULTON OUTLET S BOWRAL NS AUS Card xx2696 Value Date: 07/02/2017	44.95		\$968.20 CR
10 Feb	The Bookshop Bowral Bowral NS AUS Card xx2696 Value Date: 08/02/2017	65.97		\$902.23 CR
10 Feb	CLAYTONS PHARMACY PL BOWRAL NS AUS Card xx2696 Value Date: 08/02/2017	63.70		\$838.53 CR
12 Feb	Wdl ATM CUSS THE OASIS TUNCURRYTUNCURRY	100.00		\$738.53 CR
12 Feb	Non CBA ATM Withdrawal Fee	2.50		\$736.03 CR
13 Feb	Refund for fees charged in error		15.00	\$751.03 CR
16 Feb	HARVEY NORMAN AV/IT MOSS VALE NS AUS Card xx2696 Value Date: 13/02/2017	100.00		\$651.03 CR

Date	Transaction	Debit	Credit	Balance
16 Feb	HANDYWAY ALDI STORE 0444 MITTAGONG Cash Out \$100.00 Purchase \$24.54	124.54		\$526.49 CR
18 Feb	HIGHLIGHT PHOTONICS BOWRAL AUS Card xx2696 Value Date: 17/02/2017	219.00		\$307.49 CR
18 Feb	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 17/02/2017	91.49		\$216.00 CR
18 Feb	BOWRAL VETERINARY HOBOWRAL AU	118.95		\$97.05 CR
01 Mar	Account Fee	5.00		\$92.05 CR
01 Mar	Direct Credit 048767 BDCU TRANSFER 223 Colo		985.16	\$1,077.21 CR
03 Mar	STUDIO 7 HAIR BOWRAL NSW AU	265.00		\$812.21 CR
06 Mar	VIA ALTA PTY LTD WILLOUGHBY AU	139.06		\$673.15 CR
07 Mar	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 05/03/2017	133.50		\$539.65 CR
09 Mar	ALDI STORES BOWRAL AUS Card xx2696 Value Date: 05/03/2017	28.38		\$511.27 CR
09 Mar	Wdl ATM Redi ATM DC-Mobil MittaMittagong	200.00		\$311.27 CR
09 Mar	Non CBA ATM Withdrawal Fee	2.90		\$308.37 CR
10 Mar	LION RAMPANT HOTEL MITTAGONG AUS Card xx2696 Value Date: 08/03/2017	11.40		\$296.97 CR
10 Mar	LION RAMPANT HOTEL MITTAGONG AUS Card xx2696 Value Date: 08/03/2017	30.50		\$266.47 CR
10 Mar	BP MITTAGONG 7735 MITTAGONG NS AUS Card xx2696 Value Date: 07/03/2017	71.89		\$194.58 CR
10 Mar	BETTY AND LOLA WILLOUGHBY NS AUS Card xx2696 Value Date: 07/03/2017	20.00		\$174.58 CR
10 Mar	MITTAGONG ECO LAUNDRAM MITTAGONG NS AUS Card xx2696 Value Date: 08/03/2017	40.00		\$134.58 CR
10 Mar	POST MITTAGONG POS MITTAGONG AUS Card xx2696 Value Date: 08/03/2017	124.00		\$10.58 CR
01 Apr	Account Fee	5.00		\$5.58 CR
03 Apr	Direct Credit 048767 BDCU TRANSFER 223 Colo		885.16	\$890.74 CR
06 Apr	Wdl ATM CBA ATM MITTAGONG C NSW 2572	200.00		\$690.74 CR
06 Apr	WOOLWORTHS 1162 BOWRAL NSW AU	130.38		\$560.36 CR
07 Apr	BOWRAL ST MEDICL PRA BOWRAL NSW AU	108.50		\$451.86 CR
08 Apr	JOSHS CAFE BERRIMA AUS Card xx2696 Value Date: 07/04/2017	65.00		\$386.86 CR
11 Apr	BLACK PARROT ART ROO MITTAGONG NSW	35.00		\$351.86 CR
12 Apr	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 11/04/2017	85.50		\$266.36 CR



Date	Transaction	Debit	Credit	Balance
12 Apr	TARGETC 6404 BOWRAL AU AUS Card xx2696 Value Date: 10/04/2017	48.00		\$218.36 CR
13 Apr	LION RAMPANT HOTEL MITTAGONG AUS Card xx2696 Value Date: 11/04/2017	44.00		\$174.36 CR
13 Apr	SUZIE HOPE DESIGNS AYL MERTON NS AUS Card xx2696 Value Date: 08/04/2017	60.00		\$114.36 CR
13 Apr	CLAYTONS PHARMACY PL BOWRAL NS AUS Card xx2696 Value Date: 08/04/2017	22.75		\$91.61 CR
14 Apr	ELIZABETH A RULE BOWRAL NS AUS Card xx2696 Value Date: 10/04/2017	120.00		\$28.39 DR
18 Apr	Overdrawing Approval Fee For overdrawing that occurred 14/04/17	10.00		\$38.39 DR
30 Apr	2017 CLOSING BALANCE			\$38.39 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$6.02 CR		\$8,332.07		\$8,287.66		\$38.39 DR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
30 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.25%
	\$20,000.00 - \$49,999.99	0.50%
	\$50,000.00 - \$99,999.99	0.50%
	\$100,000.00 - \$249,999.99	1.00%
	\$250,000.00 - \$499,999.99	1.25%
	\$500,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.



Your Statement

Statement 22 (Page 1 of 6)

Account Number 06 2511 10230268

Statement Period 1 May 2017 - 30 Oct 2017

Closing Balance \$2,024.97 CR

Enquiries 13 1998
(24 hours a day, 7 days a week)



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ANN CARNEY
PO BOX 912
MITTAGONG NSW 2575

Direct Investment Account

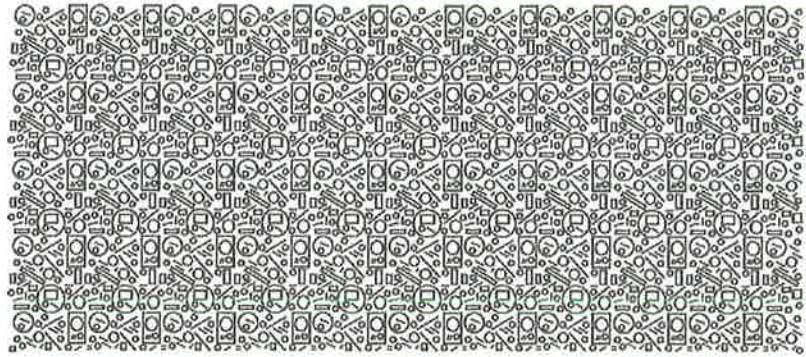
Your Commonwealth Direct Investment Account can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name: ANN CARNEY SMSF PTY LTD IN TRUST FOR
ANN CARNEY SUPER FUND

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 May 2017	OPENING BALANCE			\$38.39 DR
01 May	Account Fee	5.00		\$43.39 DR
01 May	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,732.52	\$1,689.13 CR
03 May	ALDI STORES MITTAGONG NSW AU	70.23		\$1,618.90 CR
05 May	MITTAGONG ECO LAUNDR MITTAGONG NS AUS Card xx2696 Value Date: 03/05/2017	50.00		\$1,568.90 CR
06 May	ATHENIAN GREEK RST SYDNEY AU	113.50		\$1,455.40 CR
08 May	DAN MURPHY'S 1795 MITTAGONG NSW AU	252.00		\$1,203.40 CR
09 May	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 08/05/2017	148.50		\$1,054.90 CR
09 May	POST MITTAGONG POS MITTAGONG AUS Card xx2696 Value Date: 04/05/2017	65.19		\$989.71 CR
09 May	DAN MURPHY'S 1795 MITTAGONG NSW AU	136.80		\$852.91 CR
10 May	BLACK PARROT ART ROO MITTAGONG AUS Card xx2696 Value Date: 09/05/2017	68.00		\$784.91 CR
10 May	BLACK PARROT ART ROO MITTAGONG AUS Card xx2696 Value Date: 09/05/2017	17.00		\$767.91 CR
10 May	CLOTH & GENERAL BOWRAL AU	200.00		\$567.91 CR
11 May	WOOLWORTHS W1162 BOWRAL AUS Card xx2696 Value Date: 10/05/2017	66.67		\$501.24 CR





Date	Transaction	Debit	Credit	Balance
11 May	THE GOOD READER BOWRAL AUS Card xx2696 Value Date: 10/05/2017	64.80		\$436.44 CR
12 May	COUNTRY ACCENT BOWRAL AUS Card xx2696 Value Date: 11/05/2017	70.00		\$366.44 CR
13 May	PP*HEARTSOULHE Bowral AU AUS Card xx2696 Value Date: 10/05/2017	75.00		\$291.44 CR
16 May	RADHE KRISHNA INVEST MITTAGONG AUS Card xx2696 Value Date: 15/05/2017	64.06		\$227.38 CR
16 May	WOOLWORTHS W1114 MITTAGONG AUS Card xx2696 Value Date: 13/05/2017	15.98		\$211.40 CR
17 May	MITTAGONG ECO LAUNDR MITTAGONG NS AUS Card xx2696 Value Date: 15/05/2017	40.00		\$171.40 CR
18 May	ALDI STORES MITTAGONG AUS Card xx2696 Value Date: 13/05/2017	49.33		\$122.07 CR
18 May	PEABODY GROUP PTY LTD BERRIMA AU AUS Card xx2696 Value Date: 16/05/2017	39.40		\$82.67 CR
18 May	PEABODY GROUP PTY LTD BERRIMA AU AUS Card xx2696 Value Date: 16/05/2017	40.00		\$42.67 CR
23 May	BOWRAL PETS AQUARIUM BOWRAL AUS Card xx2696 Value Date: 18/05/2017	17.95		\$24.72 CR
01 Jun	Account Fee	5.00		\$19.72 CR
01 Jun	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,658.66	\$1,678.38 CR
06 Jun	BWS LIQUOR 1828 CABARITA NSW AU	32.00		\$1,646.38 CR
07 Jun	THE BEACH BAR CABARITA BEAC AU	78.00		\$1,568.38 CR
09 Jun	ALDI STORES MITTAGONG NSW AU Cash Out \$100.00 Purchase \$28.45	128.45		\$1,439.93 CR
10 Jun	CALTEX CHINDERAH M1 NO CHINDERAH AUS Card xx2696 Value Date: 08/06/2017	16.00		\$1,423.93 CR
10 Jun	JOSHS CAFE BERRIMA AUS Card xx2696 Value Date: 09/06/2017	50.00		\$1,373.93 CR
10 Jun	NEWSLINK P/L GC1 COOLANGATTA AUS Card xx2696 Value Date: 08/06/2017	33.68		\$1,340.25 CR

Date	Transaction	Debit	Credit	Balance
13 Jun	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 12/06/2017	97.50		\$1,242.75 CR
13 Jun	PONDONUS CAFE PL BOGANGAR NS AUS Card xx2696 Value Date: 08/06/2017	21.95		\$1,220.80 CR
13 Jun	DTSOPAL5 MASCOT AUS Card xx2696 Value Date: 08/06/2017	20.00		\$1,200.80 CR
13 Jun	COUNTRY ACCENT BOWRAL AUS Card xx2696 Value Date: 11/06/2017	35.50		\$1,165.30 CR
15 Jun	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 14/06/2017	45.98		\$1,119.32 CR
16 Jun	HFM BOWRAL BOWRAL AU	134.63		\$984.69 CR
16 Jun	WOOLWORTHS 1162 BOWRAL NSW AU	84.49		\$900.20 CR
20 Jun	RADHE KRISHNA INVEST MITTAGONG AUS Card xx2696 Value Date: 19/06/2017	49.93		\$850.27 CR
20 Jun	ALDI STORES BOWRAL NSW AU	28.84		\$821.43 CR
21 Jun	BP MITTAGONG 7735 MITTAGONG NS AUS Card xx2696 Value Date: 17/06/2017	39.00		\$782.43 CR
22 Jun	CLAYTONS PHARMACY PL BOWRAL NS AUS Card xx2696 Value Date: 20/06/2017	37.50		\$744.93 CR
23 Jun	BOWRAL VETERINARY HO BOWRAL NS AUS Card xx2696 Value Date: 20/06/2017	54.50		\$690.43 CR
23 Jun	NINA LEONS SHOE BOWRAL AU	206.50		\$483.93 CR
24 Jun	TLE BOWRAL BOWRAL NS AUS Card xx2696 Value Date: 22/06/2017	40.70		\$443.23 CR
27 Jun	Cameron's Newsagency Bowral NS AUS Card xx2696 Value Date: 24/06/2017	40.40		\$402.83 CR
28 Jun	BP MITTAGONG 7735 MITTAGONG NS AUS Card xx2696 Value Date: 25/06/2017	62.76		\$340.07 CR
28 Jun	ALDI STORES MITTAGONG NSW AU	48.29		\$291.78 CR
29 Jun	Caltex Mittagong Mittagong NS AUS Card xx2696 Value Date: 27/06/2017	44.00		\$247.78 CR
29 Jun	MITTAGONG ECO LAUNDR MITTAGONG NS AUS Card xx2696 Value Date: 27/06/2017	30.00		\$217.78 CR
30 Jun	SHANGHAI RESTAURANT BOWRAL NS AUS Card xx2696 Value Date: 28/06/2017	32.50		\$185.28 CR
30 Jun	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,995.16	\$2,180.44 CR
01 Jul	Account Fee	5.00		\$2,175.44 CR
01 Jul	Transaction Fee	1.50		\$2,173.94 CR



Date	Transaction	Debit	Credit	Balance
01 Jul	Wdl ATM CBA ATM CENTRAL STN 1 NSW 2033	200.00		\$1,973.94 CR
01 Jul	MYER SYDNEY CITY SYDNEY AU	149.95		\$1,823.99 CR
01 Jul	ESTRO CONCEPT PL SYDNEY NSW AU	250.00		\$1,573.99 CR
05 Jul	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 04/07/2017	85.50		\$1,488.49 CR
06 Jul	WOOLWORTHS PETROL 1742 BOWRAL AUS Card xx2696 Value Date: 05/07/2017	50.52		\$1,437.97 CR
10 Jul	ALDI STORES BOWRAL NSW AU	30.71		\$1,407.26 CR
12 Jul	WOOLWORTHS W1162 BOWRAL AUS Card xx2696 Value Date: 11/07/2017	71.39		\$1,335.87 CR
12 Jul	DAN MURPHY'S 1795 MITTAGONG NSW AU Cash Out \$100.00 Purchase \$85.50	185.50		\$1,150.37 CR
13 Jul	CHAPEL CATERING PTY SYDNEY NS AUS Card xx2696 Value Date: 09/07/2017	90.47		\$1,059.90 CR
13 Jul	HIGHLAND DRY CLEANER BOWRAL NS AUS Card xx2696 Value Date: 11/07/2017	43.80		\$1,016.10 CR
13 Jul	STRANDBAGS 403 MITTAGONG AU	189.98		\$826.12 CR
14 Jul	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 13/07/2017	59.99		\$766.13 CR
15 Jul	BP MITTAGONG 7735 MITTAGONG NS AUS Card xx2696 Value Date: 12/07/2017	54.75		\$711.38 CR
15 Jul	ARTISANS OF FASHION MCMAHONS POINAU	425.00		\$286.38 CR
16 Jul	HARRY'S BISTRO AND B BOWRAL AU	100.00		\$186.38 CR
20 Jul	STUDIO 7 HAIR BOWRAL NSW AU	135.00		\$51.38 CR
22 Jul	The Bookshop Bowral Bowral NS AUS Card xx2696 Value Date: 20/07/2017	30.00		\$21.38 CR
31 Jul	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,595.16	\$1,616.54 CR
01 Aug	Account Fee	5.00		\$1,611.54 CR
01 Aug	Transaction Fee	2.00		\$1,609.54 CR
05 Aug	Wdl ATM WESTPAC BOWRAL BOWRAL	100.00		\$1,509.54 CR
05 Aug	Non CBA ATM Withdrawal Fee	2.00		\$1,507.54 CR
08 Aug	BOWRAL VETERINARY H BOWRAL AU	54.50		\$1,453.04 CR
08 Aug	DAN MURPHYS LIQ W1795 MITTAGONG AUS Card xx2696 Value Date: 06/08/2017	84.39		\$1,368.65 CR
08 Aug	OFFICEWORKS 0257 MITTAGONG AU AUS Card xx2696 Value Date: 04/08/2017	17.25		\$1,351.40 CR
08 Aug	FERA SHOES PTY LTD BOWRAL AU	249.95		\$1,101.45 CR
08 Aug	BOWRAL BAGS PTY LIM BOWRAL AU	441.00		\$660.45 CR
09 Aug	Wdl ATM CBA ATM MITTAGONG C NSW 2572	200.00		\$460.45 CR

Date	Transaction	Debit	Credit	Balance
10 Aug	AKLE HOLDINGS MITTAGONG NS AUS Card xx2696 Value Date: 04/08/2017	10.00		\$450.45 CR
11 Aug	AKLE HOLDINGS MITTAGONG NS AUS Card xx2696 Value Date: 07/08/2017	42.00		\$408.45 CR
11 Aug	BLACK PARROT ART ROO MITTAGONG AU	240.00		\$168.45 CR
12 Aug	CLAYTONS PHARMACY PL BOWRAL NS AUS Card xx2696 Value Date: 10/08/2017	103.10		\$65.35 CR
17 Aug	AKLE HOLDINGS MITTAGONG NS AUS Card xx2696 Value Date: 11/08/2017	38.00		\$27.35 CR
01 Sep	Account Fee	5.00		\$22.35 CR
01 Sep	Direct Credit 048767 BDCU TRANSFER 223 Colo		2,395.16	\$2,417.51 CR
02 Sep	Wdl ATM CBA ATM MITTAGONG C NSW 2572	300.00		\$2,117.51 CR
26 Sep	POST MITTAGONG POS MITTAGONG AU Card xx0463 Value Date: 21/09/2017	999.46		\$1,118.05 CR
28 Sep	STUDIO 7 HAIR BOWRAL NSW AU	170.00		\$948.05 CR
29 Sep	COUNTRY ACCENT BOWRAL AU Card xx0463 Value Date: 28/09/2017	23.50		\$924.55 CR
29 Sep	NRMA MITTAGONG MITTAGONG AU	366.45		\$558.10 CR
29 Sep	Direct Credit 048767 BDCU TRANSFER 223 Colo		1,657.46	\$2,215.56 CR
30 Sep	CLAYTONS PHARMACY PL BOWRAL AU Card xx0463 Value Date: 28/09/2017	22.09		\$2,193.47 CR
01 Oct	Account Fee	5.00		\$2,188.47 CR
03 Oct	JOSHS CAFE BERRIMA AU Card xx0463 Value Date: 30/09/2017	64.00		\$2,124.47 CR
03 Oct	PP*HEARTSOULHE BOWRAL AU Card xx0463 Value Date: 28/09/2017	75.00		\$2,049.47 CR
05 Oct	AKLE HOLDINGS MITTAGONG AU Card xx0463 Value Date: 29/09/2017	24.50		\$2,024.97 CR
30 Oct	2017 CLOSING BALANCE			\$2,024.97 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$38.39 DR		\$8,970.76		\$11,034.12		\$2,024.97 CR



Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
30 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.25%
	\$20,000.00 - \$49,999.99	0.50%
	\$50,000.00 - \$99,999.99	0.50%
	\$100,000.00 - \$249,999.99	1.00%
	\$250,000.00 - \$499,999.99	1.25%
	\$500,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.