

Account Number 06 4447 10432286

Statement Period 11 Jan 2019 - 10 Apr 2019

Closing Balance \$21,967.98 DR

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



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MR A J BARRY  
136 LOUISA RD  
BIRCHGROVE NSW 2041

## Overdraft Cheque Account

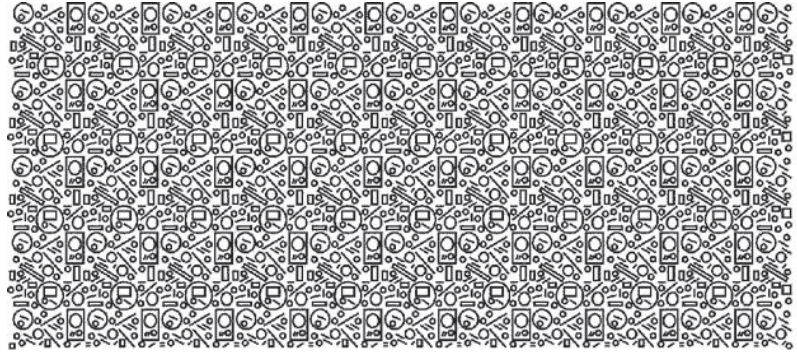
If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Name: ANTHONY JOHN BARRY

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
11 Jan	2019 OPENING BALANCE			\$21,975.91 DR
12 Jan	GO MASTERCARD CommBank app BPAY 4 5218943501688004	500.00		\$22,475.91 DR
14 Jan	Transfer from xx1428 CommBank app		11,500.00	\$10,975.91 DR
17 Jan	Transfer to CBA A/c NetBank	2,000.00		\$12,975.91 DR
17 Jan	Transfer to xx1428 NetBank	200.00		\$13,175.91 DR
17 Jan	Transfer to xx9581 NetBank	200.00		\$13,375.91 DR
17 Jan	GO MASTERCARD NetBank BPAY 443887 5218943501688004	1,227.00		\$14,602.91 DR
17 Jan	TAX OFFICE PAYMENTS NetBank BPAY 75556 2636224798969560	1,000.00		\$15,602.91 DR
17 Jan	BTC MARKETS NetBank BPAY 800128 100014016949880	8,000.00		\$23,602.91 DR
21 Jan	TAX OFFICE PAYMENTS CommBank app BPAY 7 2636224798969560	683.00		\$24,285.91 DR
23 Jan	Transfer from xx6554 CommBank app		3,000.00	\$21,285.91 DR
27 Jan	Transfer to CBA A/c CommBank app Pay somjit	2,000.00		\$23,285.91 DR
27 Jan	GO MASTERCARD CommBank app BPAY 4 5218943501688004	1,000.00		\$24,285.91 DR
29 Jan	Transfer to xx9581 NetBank	500.00		\$24,785.91 DR
01 Feb	Debit Interest	232.38		\$25,018.29 DR
01 Feb	Debit Excess Interest	0.21		\$25,018.50 DR
01 Feb	Account Fee	5.00		\$25,023.50 DR
01 Feb	Transaction Fee	1.05		\$25,024.55 DR





Date	Transaction	Debit	Credit	Balance
01 Feb	Transfer from xx6554 CommBank app		3,200.00	\$21,824.55 DR
03 Feb	Transfer to xx1428 CommBank app	500.00		\$22,324.55 DR
06 Feb	Transfer from xx1428 NetBank		600.00	\$21,724.55 DR
06 Feb	Transfer to CBA A/c CommBank app	200.00		\$21,924.55 DR
07 Feb	Transfer from xx6554 CommBank app		1,700.00	\$20,224.55 DR
08 Feb	ASIC NetBank BPAY 17301 2296231117864	132.00		\$20,356.55 DR
09 Feb	Transfer to xx1428 CommBank app	100.00		\$20,456.55 DR
10 Feb	Transfer to xx1428 CommBank app	100.00		\$20,556.55 DR
10 Feb	Transfer to xx1428 CommBank app	50.00		\$20,606.55 DR
10 Feb	Transfer to CBA A/c CommBank app	100.00		\$20,706.55 DR
10 Feb	Transfer to xx1428 CommBank app	100.00		\$20,806.55 DR
12 Feb	Transfer to xx9581 CommBank app	50.00		\$20,856.55 DR
12 Feb	Transfer to CBA A/c CommBank app	30.00		\$20,886.55 DR
12 Feb	Transfer to xx1428 CommBank app	100.00		\$20,986.55 DR
13 Feb	GO MASTERCARD CommBank app BPAY 4 5218943501688004	1,500.00		\$22,486.55 DR
13 Feb	CITIBANK CREDITCARDS CommBank app BPAY 4 4265340180305080	1,000.00		\$23,486.55 DR
13 Feb	Transfer to CBA A/c CommBank app	100.00		\$23,586.55 DR
13 Feb	Transfer from xx6554 CommBank app		4,500.00	\$19,086.55 DR
13 Feb	Transfer to xx1428 CommBank app	100.00		\$19,186.55 DR
13 Feb	Transfer to xx1428 CommBank app	250.00		\$19,436.55 DR
13 Feb	Cardless Cash for collection	250.00		\$19,686.55 DR
14 Feb	GO MASTERCARD CommBank app BPAY 4 5218943501688004	129.00		\$19,815.55 DR
15 Feb	Transfer to CBA A/c CommBank app super contribution	500.00		\$20,315.55 DR
16 Feb	Transfer to xx1428 CommBank app	100.00		\$20,415.55 DR
16 Feb	Transfer to xx1428 CommBank app	200.00		\$20,615.55 DR
18 Feb	Transfer to CBA A/c CommBank app	700.00		\$21,315.55 DR
19 Feb	Transfer to CBA A/c CommBank app	100.00		\$21,415.55 DR
20 Feb	Transfer from xx6554 CommBank app		4,500.00	\$16,915.55 DR
21 Feb	Transfer to CBA A/c CommBank app	100.00		\$17,015.55 DR
21 Feb	Transfer to CBA A/c CommBank app	350.00		\$17,365.55 DR
22 Feb	Transfer to CBA A/c CommBank app	90.00		\$17,455.55 DR
22 Feb	Transfer to xx1428 CommBank app	100.00		\$17,555.55 DR
23 Feb	Transfer to xx1428 CommBank app	100.00		\$17,655.55 DR

Date	Transaction	Debit	Credit	Balance
24 Feb	Transfer to xx1428 CommBank app mattress	600.00		\$18,255.55 DR
25 Feb	Transfer to CBA A/c CommBank app	200.00		\$18,455.55 DR
25 Feb	Transfer to CBA A/c NetBank	1,000.00		\$19,455.55 DR
25 Feb	Transfer to other Bank NetBank Deposit 27 Rowley	1,790.00		\$21,245.55 DR
26 Feb	Transfer to xx1428 CommBank app bond	3,580.00		\$24,825.55 DR
27 Feb	Transfer from xx6554 CommBank app		4,000.00	\$20,825.55 DR
01 Mar	Debit Interest	198.02		\$21,023.57 DR
01 Mar	Account Fee	5.00		\$21,028.57 DR
01 Mar	Transaction Fee	0.75		\$21,029.32 DR
01 Mar	Overdraft Line Fee	69.34		\$21,098.66 DR
03 Mar	Transfer to CBA A/c CommBank app	350.00		\$21,448.66 DR
04 Mar	Transfer to xx1428 CommBank app	500.00		\$21,948.66 DR
06 Mar	Transfer to xx1428 CommBank app	600.00		\$22,548.66 DR
06 Mar	Transfer from xx6554 CommBank app		3,000.00	\$19,548.66 DR
09 Mar	Transfer to CBA A/c CommBank app	200.00		\$19,748.66 DR
09 Mar	Transfer to CBA A/c CommBank app	500.00		\$20,248.66 DR
10 Mar	Transfer to CBA A/c CommBank app	1,500.00		\$21,748.66 DR
11 Mar	CITIBANK CREDITCARDS CommBank app BPAY 4 4265340180305080	3,000.00		\$24,748.66 DR
11 Mar	Transfer to xx1428 CommBank app	100.00		\$24,848.66 DR
12 Mar	Transfer to CBA A/c CommBank app	150.00		\$24,998.66 DR
21 Mar	Transfer from xx6554 CommBank app		300.00	\$24,698.66 DR
22 Mar	Transfer to CBA A/c CommBank app	250.00		\$24,948.66 DR
23 Mar	Transfer to CBA A/c CommBank app	30.00		\$24,978.66 DR
24 Mar	Transfer to CBA A/c CommBank app	21.00		\$24,999.66 DR
30 Mar	Transfer from xx6554 CommBank app		3,000.00	\$21,999.66 DR
31 Mar	GO MASTERCARD NetBank BPAY 443887 5218943501688004	1,645.17		\$23,644.83 DR
31 Mar	Transfer to CBA A/c CommBank app	100.00		\$23,744.83 DR
31 Mar	Transfer to CBA A/c CommBank app	200.00		\$23,944.83 DR
01 Apr	Debit Interest	250.71		\$24,195.54 DR
01 Apr	Account Fee	5.00		\$24,200.54 DR
01 Apr	Transaction Fee	0.15		\$24,200.69 DR
01 Apr	Transfer to CBA A/c CommBank app salary	150.00		\$24,350.69 DR
02 Apr	Transfer to CBA A/c CommBank app	100.00		\$24,450.69 DR
02 Apr	Transfer to xx9581 CommBank app	10.00		\$24,460.69 DR
02 Apr	Transfer to CBA A/c CommBank app	500.00		\$24,960.69 DR
02 Apr	Transfer to CBA A/c CommBank app	39.00		\$24,999.69 DR
04 Apr	Transfer from xx6554 CommBank app		2,500.00	\$22,499.69 DR
06 Apr	CITIBANK CREDITCARDS CommBank app BPAY 4 4265340180305080	68.29		\$22,567.98 DR
06 Apr	Transfer to CBA A/c CommBank app	500.00		\$23,067.98 DR



Date	Transaction	Debit	Credit	Balance
07 Apr	Transfer to CBA A/c CommBank app salary	200.00		\$23,267.98 DR
08 Apr	Transfer to CBA A/c CommBank app	700.00		\$23,967.98 DR
10 Apr	Transfer to CBA A/c CommBank app	1,000.00		\$24,967.98 DR
10 Apr	Transfer from xx6554 CommBank app		3,000.00	\$21,967.98 DR
10 Apr	2019 CLOSING BALANCE			\$21,967.98 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$21,975.91 DR		\$44,792.07		\$44,800.00		\$21,967.98 DR

### Your Debit Interest Rate Summary

Date	Event	Debit Balance	Debit Interest Rate (p.a.)
10 Apr	Your limit is now \$25,000.00	\$0.00 - \$25,000.00	12.56%
	Excess debit interest rate	\$25,000.01 and over	13.81%

#### 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 January 2019 to 31st March 2019

Transaction Type	01 Jan to 31 Jan	01 Feb to 28 Feb	01 Mar to 31 Mar	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.95	\$0.00
CBA ATM transfers in Aust	0	0	0	0	0	\$0.15	\$0.00
EFTPOS in Australia	0	0	0	0	0	\$0.15	\$0.00
Self service phone withdrawals	0	0	0	0	0	\$0.15	\$0.00
NetBank transfers and BPAY	7	4	1	0	12	\$0.15	\$1.80
Direct debits/Periodical payments	0	0	0	0	0	\$0.15	\$0.00
Cheques written	0	0	0	0	0	\$0.55	\$0.00
Cheque deposit	0	0	0	0	0	\$0.55	\$0.00
Debit Card credit option	0	0	0	0	0	\$0.15	\$0.00
Over the counter deposit	0	0	0	0	0	\$0.95	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.55	\$0.00
Electronic credits	0	1	0	0	1	\$0.15	\$0.15
<b>Total</b>	<b>7</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>13</b>		<b>\$1.95</b>
<b>Account Fee</b>						<b>\$5.00</b>	<b>\$15.00</b>
<b>Fee Rebate - The fee rebate has been applied to your transaction and account fee above</b>							<b>\$0.00</b>