



007

MR A J BARRY
43 OSGATHORPE RD
GLADESVILLE NSW 2111

Account Number 06 4447 10432286

Statement
Period 1 Dec 2021 - 28 Feb 2022

Closing Balance \$25,000.00 DR

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

Business Transaction 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. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

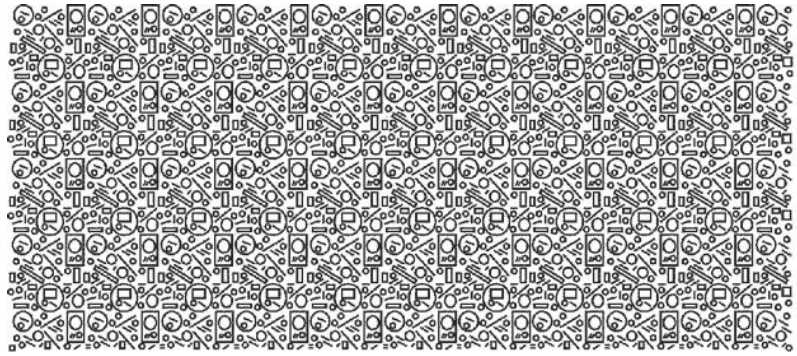
Name: ANTHONY JOHN BARRY

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.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

| Date | Transaction | Debit | Credit | Balance |
|-------------|---|--------|--------|----------------|
| 01 Dec 2021 | OPENING BALANCE | | | \$24,995.06 DR |
| 01 Dec | Debit Interest | 224.56 | | \$25,219.62 DR |
| 01 Dec | Overdraft Line Fee | 69.85 | | \$25,289.47 DR |
| 02 Dec | Transfer From BAU CT.3apgo BAU withdrawal 36468261 | | 351.77 | \$24,937.70 DR |
| 02 Dec | Transfer to CBA A/c CommBank app | 60.00 | | \$24,997.70 DR |
| 02 Dec | Transfer From BAU CT.3aug4 BAU withdrawal 36468261 | | 70.44 | \$24,927.26 DR |
| 02 Dec | Transfer to CBA A/c CommBank app | 50.00 | | \$24,977.26 DR |
| 02 Dec | Transfer to CBA A/c CommBank app | 20.00 | | \$24,997.26 DR |
| 02 Dec | Transfer to CBA A/c CommBank app | 2.00 | | \$24,999.26 DR |
| 04 Dec | Transfer From BAU CT.3c5bf BAU withdrawal 36468261 | | 142.65 | \$24,856.61 DR |
| 04 Dec | Transfer From BAU CT.3c5ca BAU withdrawal 36468261 | | 142.68 | \$24,713.93 DR |
| 04 Dec | Transfer to CBA A/c CommBank app | 280.00 | | \$24,993.93 DR |
| 05 Dec | Transfer to CBA A/c CommBank app | 6.00 | | \$24,999.93 DR |
| 06 Dec | Transfer From BAU CT.3dvy5 BAU withdrawal 36468261 | | 71.45 | \$24,928.48 DR |





| Date | Transaction | Debit | Credit | Balance |
|--------|---|--------|--------|----------------|
| 06 Dec | Transfer to CBA A/c CommBank app | 71.00 | | \$24,999.48 DR |
| 08 Dec | Transfer From BAU CT.3f7u4 BAU withdrawal 36468261 | | 70.20 | \$24,929.28 DR |
| 08 Dec | Transfer From BAU CT.3f7w7 BAU withdrawal 36468261 | | 210.76 | \$24,718.52 DR |
| 08 Dec | Transfer to CBA A/c CommBank app | 280.00 | | \$24,998.52 DR |
| 10 Dec | Transfer From BAU CT.3gqir BAU withdrawal 36468261 | | 69.84 | \$24,928.68 DR |
| 10 Dec | Transfer to CBA A/c CommBank app | 71.00 | | \$24,999.68 DR |
| 13 Dec | Transfer From BAU CT.3itgc BAU withdrawal 36468261 | | 55.79 | \$24,943.89 DR |
| 13 Dec | Transfer to CBA A/c CommBank app | 55.00 | | \$24,998.89 DR |
| 14 Dec | Transfer From BAU CT.3jm8t BAU withdrawal 36468261 | | 70.00 | \$24,928.89 DR |
| 14 Dec | Transfer to CBA A/c CommBank app | 70.00 | | \$24,998.89 DR |
| 14 Dec | Transfer From BAU CT.3jr0z BAU withdrawal 36468261 | | 56.00 | \$24,942.89 DR |
| 14 Dec | Transfer to CBA A/c CommBank app | 55.00 | | \$24,997.89 DR |
| 17 Dec | Transfer From BAU CT.3laqa BAU withdrawal 36468261 | | 666.00 | \$24,331.89 DR |
| 17 Dec | Transfer to CBA A/c CommBank app | 668.00 | | \$24,999.89 DR |
| 20 Dec | Transfer From BAU CT.3nu55 BAU withdrawal 36468261 | | 56.00 | \$24,943.89 DR |
| 20 Dec | Transfer to CBA A/c CommBank app | 56.00 | | \$24,999.89 DR |
| 29 Dec | Transfer From SOMKID JUMNONGJIT to PayID Phone Rent | | 700.00 | \$24,299.89 DR |
| 29 Dec | Transfer to CBA A/c NetBank | 700.00 | | \$24,999.89 DR |
| 01 Jan | Debit Interest | 232.06 | | \$25,231.95 DR |
| 01 Jan | Debit Excess Interest | 0.10 | | \$25,232.05 DR |
| 14 Jan | Transfer from xx6554 CommBank app | | 250.00 | \$24,982.05 DR |
| 18 Jan | Transfer From BAU CT.473bc BAU withdrawal 36468261 | | 873.67 | \$24,108.38 DR |
| 18 Jan | Transfer to CBA A/c CommBank app | 760.00 | | \$24,868.38 DR |
| 18 Jan | Transfer to CBA A/c CommBank app | 120.00 | | \$24,988.38 DR |
| 21 Jan | Transfer From BAU CT.49ggc BAU withdrawal 36468261 | | 69.54 | \$24,918.84 DR |
| 21 Jan | Transfer to CBA A/c CommBank app | 70.00 | | \$24,988.84 DR |
| 21 Jan | Transfer to CBA A/c CommBank app | 10.00 | | \$24,998.84 DR |
| 22 Jan | Transfer From BAU CT.4ahrn BAU withdrawal 36468261 | | 153.00 | \$24,845.84 DR |
| 22 Jan | Transfer to CBA A/c CommBank app | 150.00 | | \$24,995.84 DR |

| Date | Transaction | Debit | Credit | Balance |
|--------|---|--------|--------|----------------|
| 23 Jan | Transfer From BAU CT.4awgt BAU withdrawal 36468261 | | 56.00 | \$24,939.84 DR |
| 23 Jan | Transfer to CBA A/c CommBank app | 50.00 | | \$24,989.84 DR |
| 23 Jan | Transfer to CBA A/c CommBank app | 10.00 | | \$24,999.84 DR |
| 23 Jan | Transfer From BAU CT.4b6s4 BAU withdrawal 36468261 | | 56.00 | \$24,943.84 DR |
| 23 Jan | Transfer to CBA A/c CommBank app | 50.00 | | \$24,993.84 DR |
| 27 Jan | Transfer From BAU CT.4dphh BAU withdrawal 36468261 | | 140.00 | \$24,853.84 DR |
| 27 Jan | Transfer to CBA A/c CommBank app | 140.00 | | \$24,993.84 DR |
| 27 Jan | Transfer From SOMKID JUMNONGJIT to PayID Phone J | | 100.00 | \$24,893.84 DR |
| 27 Jan | Transfer to CBA A/c CommBank app | 100.00 | | \$24,993.84 DR |
| 28 Jan | Transfer From SOMKID JUMNONGJIT to PayID Phone Rent | | 600.00 | \$24,393.84 DR |
| 28 Jan | Transfer to CBA A/c CommBank app | 50.00 | | \$24,443.84 DR |
| 28 Jan | Transfer to CBA A/c CommBank app | 50.00 | | \$24,493.84 DR |
| 29 Jan | Transfer to CBA A/c CommBank app | 500.00 | | \$24,993.84 DR |
| 29 Jan | Transfer to CBA A/c CommBank app | 6.00 | | \$24,999.84 DR |
| 31 Jan | Transfer From BAU CT.4h11g BAU withdrawal 36468261 | | 64.00 | \$24,935.84 DR |
| 31 Jan | Transfer to CBA A/c CommBank app | 30.00 | | \$24,965.84 DR |
| 01 Feb | Debit Interest | 231.87 | | \$25,197.71 DR |
| 01 Feb | Debit Excess Interest | 1.01 | | \$25,198.72 DR |
| 02 Feb | Transfer From BAU CT.4idcn BAU withdrawal 36468261 | | 63.00 | \$25,135.72 DR |
| 02 Feb | Transfer From BAU CT.4iddy BAU withdrawal 36468261 | | 210.00 | \$24,925.72 DR |
| 02 Feb | Transfer to CBA A/c CommBank app | 50.00 | | \$24,975.72 DR |
| 03 Feb | Transfer From BAU CT.4ivc3 BAU withdrawal 36468261 | | 112.00 | \$24,863.72 DR |
| 03 Feb | Transfer to CBA A/c CommBank app | 110.00 | | \$24,973.72 DR |
| 03 Feb | Transfer to CBA A/c CommBank app | 26.00 | | \$24,999.72 DR |
| 09 Feb | Direct Credit 002221 MCARE BENEFITS 245076888 AYWQ | | 39.10 | \$24,960.62 DR |
| 14 Feb | Transfer From BAU CT.4r8jt BAU withdrawal 36468261 | | 70.00 | \$24,890.62 DR |
| 14 Feb | Transfer to CBA A/c CommBank app | 100.00 | | \$24,990.62 DR |
| 15 Feb | Direct Credit 002221 MCARE BENEFITS 249081625 AYWQ | | 39.10 | \$24,951.52 DR |
| 16 Feb | Transfer From SOMKID JUMNONGJIT to PayID Phone Bill | | 650.00 | \$24,301.52 DR |
| 16 Feb | Direct Credit 002221 MCARE BENEFITS 250076796 AYWQ | | 96.90 | \$24,204.62 DR |
| 16 Feb | Transfer to CBA A/c CommBank app | 790.00 | | \$24,994.62 DR |
| 17 Feb | Transfer From BAU CT.4t9bw BAU withdrawal 36468261 | | 347.00 | \$24,647.62 DR |



| Date | Transaction | Debit | Credit | Balance |
|--------|---|--------|--------|----------------|
| 17 Feb | Transfer to CBA A/c CommBank app | 352.00 | | \$24,999.62 DR |
| 17 Feb | Direct Credit 002221 MCARE BENEFITS 251076668 AYWQ | | 39.10 | \$24,960.52 DR |
| 19 Feb | Transfer From BAU CT.4uwbx BAU withdrawal 36468261 | | 391.00 | \$24,569.52 DR |
| 19 Feb | Transfer to CBA A/c CommBank app | 400.00 | | \$24,969.52 DR |
| 21 Feb | Transfer to CBA A/c CommBank app | 17.00 | | \$24,986.52 DR |
| 22 Feb | Transfer to CBA A/c CommBank app | 13.00 | | \$24,999.52 DR |
| 23 Feb | Transfer to CBA A/c CommBank app | 0.48 | | \$25,000.00 DR |
| 24 Feb | Transfer From BAU CT.4yjy BAU withdrawal 36468261 | | 138.00 | \$24,862.00 DR |
| 24 Feb | Transfer to CBA A/c CommBank app | 138.00 | | \$25,000.00 DR |
| 27 Feb | Transfer From BAU CT.51d2r BAU withdrawal 36468261 | | 138.00 | \$24,862.00 DR |
| 27 Feb | Transfer to CBA A/c CommBank app | 138.00 | | \$25,000.00 DR |
| 28 Feb | 2022 CLOSING BALANCE | | | \$25,000.00 DR |

| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
|-----------------|---|--------------|---|---------------|---|-----------------|
| \$24,995.06 DR | | \$7,433.93 | | \$7,428.99 | | \$25,000.00 DR |

Your Debit Interest Rate Summary

| Date | Event | Debit Balance | Debit Interest Rate (p.a.) |
|--------|-------------------------------|----------------------|----------------------------|
| 28 Feb | Your limit is now \$25,000.00 | \$0.00 - \$25,000.00 | 10.93% |
| | Excess debit interest rate | \$25,000.01 and over | 12.18% |

Important information:

- (1) Any debit balances in excess of a current limit are charged interest at the current excess debit interest rate. If you do not have a current limit the excess debit interest rate applies to the full overdrawn balance.
- (2) Interest rates and 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 limit please refer to your credit contract.

Transaction Summary during 1st November 2021 to 31st January 2022

| 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 | \$3.00 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$0.00 | \$0.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

IMPORTANT NOTICE**Reminder about Cheque and Assisted transaction fees.**

A \$3 fee will be charged for each Quick Deposit, Cheque and Assisted transaction while you are on the \$0 Monthly Account Fee option. This includes over the counter deposits/withdrawals, cash/cheque deposits made via the Quick Deposit Box or Quick Cash Envelopes, cheques deposited at an ATM and withdrawals/transfers made via telephone banking using an operator.

For a full list of fees on your account visit **commbank.com.au/BTAterms**

If you are processing a number of these transactions each month you may want to consider switching account fee options[^]. The \$10 Monthly Account Fee option includes 20 Quick Deposit, Cheque and Assisted transactions per month.

For more information on how to switch visit **commbank.com.au/btsamoreinfo**

[^]This information has been prepared without taking into account your individual or business needs and objectives. You can view the Terms and Conditions for Business Transaction and Savings Accounts, our Financial Services Guide and the Electronic Banking Terms and Conditions at commbank.com.au/bta and should consider them before making any decision about these products.

