

Account Number 06 4483 10733379

Statement Period 1 Feb 2024 - 31 Jul 2024

Closing Balance \$1.46 CR

Enquiries 13 2221



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MR JP PILAR BERTHOLO
UNIT 10 29 SAILFISH WAY
KINGSCLIFF NSW 2487

Smart Access

Enjoy the convenience and security of withdrawing what you need, when you need it. Plus you can have your monthly account fee waived if you deposit at least \$2,000 each calendar month.

Name: JOAO PEDRO PILAR BERTHOLO

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 Feb	2024 OPENING BALANCE			\$588.43 CR
01 Feb	CASH DEPOSIT CBA ATM KINGSCLIFF NSW 264301 AUS		420.00	\$1,008.43 CR
01 Feb	Transfer to xx4741 CommBank app	500.00		\$508.43 CR
01 Feb	Transfer To Jetstar Airways Pty Ltd - \$2 PayID Email from CommBank App FGDJGI	260.00		\$248.43 CR
02 Feb	Choux String Kingscliff NS AUS Card xx4900 Value Date: 01/02/2024	18.93		\$229.50 CR
02 Feb	LSP*She-Oak Espresso Casuarina AU AUS Card xx4900 Value Date: 31/01/2024	4.05		\$225.45 CR
03 Feb	Transfer from xx4741 CommBank app		50.00	\$275.45 CR
03 Feb	Fast Transfer From HARRIOT STANSFIELD suitcase		234.50	\$509.95 CR
04 Feb	Transfer to xx4741 CommBank app	100.00		\$409.95 CR
04 Feb	Transfer To Jetstar Airways Pty Ltd - \$3 PayID Email from CommBank App FGDJGI	30.00		\$379.95 CR
04 Feb	Fast Transfer From HARRIOT STANSFIELD end of lease		435.00	\$814.95 CR
04 Feb	Fast Transfer From BRUNO FREITAS DA COST to PayID Phone Bond		881.00	\$1,695.95 CR





Date	Transaction	Debit	Credit	Balance
04 Feb	Transfer To J P PILAR-BERTHOLO PayID Email from CommBank App bond	1,300.00		\$395.95 CR
05 Feb	Pulp & Grind T1 MASCOT AU	4.58		\$391.37 CR
06 Feb	MORN PL KINGSCLIFF AUS Card xx4900 Value Date: 04/02/2024	4.50		\$386.87 CR
06 Feb	STRANDBAGS 175 TWEED HEADS AU AUS Card xx4900 Value Date: 03/02/2024	244.99		\$141.88 CR
07 Feb	SMP*HERO SUSHI INT AI Mascot AU AUS Card xx4900 Value Date: 05/02/2024	15.70		\$126.18 CR
07 Feb	BLACK SHEEP BOTTLESH KINGSCLIFF NS AUS Card xx4900 Value Date: 03/02/2024	13.98		\$112.20 CR
07 Feb	Transfer from xx4741 CommBank app Value Date: 08/02/2024		560.00	\$672.20 CR
07 Feb	PAYPAL *TIP Sydney AU Value Date: 08/02/2024	560.15		\$112.05 CR
08 Feb	Think Sydney Mascot NS AUS Card xx4900 Value Date: 05/02/2024	64.31		\$47.74 CR
11 Feb	Transfer from xx4741 CommBank app		1,000.00	\$1,047.74 CR
11 Feb	Transfer To J P PILAR-BERTHOLO PayID Email from CommBank App casa	1,000.00		\$47.74 CR
13 Feb	Direct Debit 518073 Movement Casuari EZYPAYID_41913352	24.20		\$23.54 CR
14 Feb	Transfer from xx4741 CommBank app		30.00	\$53.54 CR
14 Feb	OPTUS BILLING SERVICES MACQUARIE PAR NS Card xx4900 Value Date: 12/02/2024	44.15		\$9.39 CR
14 Feb	Overdraw Fee For exceeding available funds on 13 Feb	15.00		\$5.61 DR
21 Feb	Transfer from xx4741 CommBank app		10.00	\$4.39 CR
26 Feb	Transfer from xx4741 CommBank app		3,000.00	\$3,004.39 CR
26 Feb	Transfer to xx4741 CommBank app	2,950.00		\$54.39 CR
29 Feb	PAYPAL *STEAM GAMES 35314369001 GB GBR Card xx4900 AUD 14.50 Value Date: 26/02/2024	14.50		\$39.89 CR
29 Feb	PAYPAL *STEAM GAMES 35314369001 GB GBR Card xx4900 AUD 15.99 Value Date: 26/02/2024	15.99		\$23.90 CR
01 Mar	Transfer from xx4741 CommBank app		2,000.00	\$2,023.90 CR

Date	Transaction	Debit	Credit	Balance
01 Mar	Transfer To J P PILAR-BERTHOLO PayID Email from CommBank App house	2,000.00		\$23.90 CR
01 Mar	Debit Excess Interest	0.02		\$23.88 CR
05 Mar	PAYPAL *SPOTIFY 02031025243 GB GBR Card xx4900 AUD 12.99 Value Date: 01/03/2024	12.99		\$10.89 CR
10 Mar	Transfer from xx4741 CommBank app		120.00	\$130.89 CR
10 Mar	Transfer from xx4741 CommBank app		40.00	\$170.89 CR
12 Mar	OPTUS BILLING SERVICES MACQUARIE PAR NS Card xx4900 Value Date: 10/03/2024	139.15		\$31.74 CR
13 Mar	Transfer from xx4741 CommBank app		10.00	\$41.74 CR
13 Mar	Transfer To Wise Australia Pty Ltd PayID Email from CommBank App flowers	33.09		\$8.65 CR
17 Mar	Transfer from xx4741 CommBank app		40.00	\$48.65 CR
17 Mar	Fast Transfer From BRUNO FREITAS DA COST to PayID Phone Bike		200.00	\$248.65 CR
19 Mar	Transfer To Wise Australia Pty Ltd PayID Email from CommBank App card	30.00		\$218.65 CR
20 Mar	Transfer from xx4741 CommBank app		3,300.00	\$3,518.65 CR
20 Mar	Transfer To J P PILAR-BERTHOLO PayID Email from CommBank App visa	3,300.00		\$218.65 CR
03 Apr	PAYPAL *SPOTIFY 35314369001 GB GBR Card xx4900 AUD 12.99 Value Date: 30/03/2024	12.99		\$205.66 CR
09 Apr	Transfer To Wise Australia Pty Ltd PayID Email from CommBank App gym Value Date: 10/04/2024	30.00		\$175.66 CR
16 Apr	Transfer from xx4741 CommBank app		100.00	\$275.66 CR
18 Apr	OPTUS BILLING SERVICES MACQUARIE PAR NS Card xx4900 Value Date: 16/04/2024	169.47		\$106.19 CR
23 Apr	Transfer from xx4741 CommBank app		200.00	\$306.19 CR
23 Apr	Transfer To Wise Australia Pty Ltd PayID Email from CommBank App vasco	250.00		\$56.19 CR
23 Apr	Direct Credit 533982 Joao Pedro Pila Excess1043805659		50.00	\$106.19 CR
28 Apr	Transfer To Wise Australia Pty Ltd PayID Email from CommBank App dinheiro	50.00		\$56.19 CR
30 Apr	PAYPAL *STEAM GAMES 35314369001 GB GBR Card xx4900 AUD 10.75 Value Date: 26/04/2024	10.75		\$45.44 CR
30 Apr	AMZN Mktp US*YA9621DI3 Amzn.com/bill WA Card xx4900 AUD 39.57 Value Date: 26/04/2024	39.57		\$5.87 CR



Date	Transaction	Debit	Credit	Balance
03 May	PAYPAL *SPOTIFY 35314369001 GB GBR Card xx4900 AUD 12.99 Value Date: 30/04/2024	12.99		\$7.12 DR
07 May	Transfer from xx4741 CommBank app		20.00	\$12.88 CR
09 May	Transfer from xx4741 CommBank app		70.00	\$82.88 CR
09 May	Transfer To Wise Australia Pty Ltd PayID Email from CommBank App wise	70.00		\$12.88 CR
09 May	Adjust Purchase ADJUSTMENT TO ACCOUNT Card xx6093 AUD 39.57 Value Date: 26/04/2024		39.57	\$52.45 CR
16 May	Transfer from xx4741 CommBank app		300.00	\$352.45 CR
16 May	Transfer To Wise Australia Pty Ltd PayID Email from CommBank App mala	300.00		\$52.45 CR
19 May	Transfer from xx4741 CommBank app		200.00	\$252.45 CR
19 May	Transfer To Wise Australia Pty Ltd PayID Email from CommBank App bikini	200.00		\$52.45 CR
22 May	Return AMZN Mktp US Amzn.com/bill WA USA Card xx6093 AUD 0.02 Value Date: 18/05/2024		0.02	\$52.47 CR
23 May	Revolut**0239* London GB GBR Card xx6093 GBP 4.99 Value Date: 22/05/2024	9.51		\$42.96 CR
23 May	International Transaction Fee Value Date: 21/05/2024	0.29		\$42.67 CR
23 May	Revolut**0239* London GB GBR Card xx6093 GBP 20.00 Value Date: 22/05/2024	38.12		\$4.55 CR
23 May	International Transaction Fee Value Date: 21/05/2024	1.14		\$3.41 CR
23 May	Transfer from xx4741 CommBank app		300.00	\$303.41 CR
25 May	Revolut**0239* London GB GBR Card xx6093 GBP 100.00 Value Date: 23/05/2024	191.99		\$111.42 CR
25 May	International Transaction Fee Value Date: 23/05/2024	6.72		\$104.70 CR
28 May	Revolut**0239* London GB GBR Card xx6093 GBP 50.00 Value Date: 25/05/2024	96.21		\$8.49 CR
28 May	International Transaction Fee Value Date: 24/05/2024	3.37		\$5.12 CR
29 May	Transfer from xx4741 CommBank app		100.00	\$105.12 CR
30 May	Transfer from xx4741 CommBank app		500.00	\$605.12 CR
31 May	Revolut**0239* London GB GBR Card xx6093 GBP 190.00 Value Date: 30/05/2024	365.52		\$239.60 CR
31 May	International Transaction Fee Value Date: 29/05/2024	12.79		\$226.81 CR
31 May	Revolut**0239* London GB GBR Card xx6093 GBP 50.00 Value Date: 29/05/2024	96.04		\$130.77 CR

Date	Transaction	Debit	Credit	Balance
31 May	International Transaction Fee Value Date: 28/05/2024	3.36		\$127.41 CR
01 Jun	Account Fee	4.00		\$123.41 CR
04 Jun	PAYPAL *SPOTIFY 35314369001 GB GBR Card xx6093 AUD 13.99 Value Date: 31/05/2024	13.99		\$109.42 CR
06 Jun	Salary Admin SEG Payrol 037119000000000000		577.58	\$687.00 CR
11 Jun	Revolut**0239* London GB GBR Card xx6093 GBP 190.00 Value Date: 08/06/2024	367.33		\$319.67 CR
11 Jun	International Transaction Fee Value Date: 08/06/2024	12.86		\$306.81 CR
25 Jun	Revolut**0239* London GB GBR Card xx6093 GBP 50.00 Value Date: 24/06/2024	95.26		\$211.55 CR
25 Jun	International Transaction Fee Value Date: 23/06/2024	3.33		\$208.22 CR
01 Jul	DEBIT INTEREST CHARGED on this account to June 30, 2024 is \$0.06			
01 Jul	Account Fee	4.00		\$204.22 CR
03 Jul	PAYPAL *SPOTIFY 35314369001 GB GBR Card xx6093 AUD 13.99 Value Date: 30/06/2024	13.99		\$190.23 CR
04 Jul	Revolut**0239* London GB GBR Card xx6093 GBP 50.00 Value Date: 03/07/2024	95.28		\$94.95 CR
04 Jul	International Transaction Fee Value Date: 02/07/2024	3.33		\$91.62 CR
06 Jul	Transfer from xx4741 CommBank app		200.00	\$291.62 CR
09 Jul	Transfer from xx4741 CommBank app		40.00	\$331.62 CR
09 Jul	Revolut**0239* London GB GBR Card xx6093 GBP 130.00 Value Date: 06/07/2024	247.52		\$84.10 CR
09 Jul	International Transaction Fee Value Date: 06/07/2024	8.66		\$75.44 CR
11 Jul	OPTUS BILLING PAY MY B MACQUARIE PAR NS Card xx6093 Value Date: 09/07/2024	60.00		\$15.44 CR
12 Jul	Transfer from xx4741 CommBank app		500.00	\$515.44 CR
16 Jul	Revolut**0239* London GB GBR Card xx6093 GBP 130.00 Value Date: 12/07/2024	248.14		\$267.30 CR
16 Jul	International Transaction Fee Value Date: 12/07/2024	8.68		\$258.62 CR
16 Jul	Fast Transfer From J P PILAR-BERTHOLO Money		12.21	\$270.83 CR
17 Jul	Revolut**0239* London GB GBR Card xx6093 GBP 50.00 Value Date: 16/07/2024	95.76		\$175.07 CR
17 Jul	International Transaction Fee Value Date: 15/07/2024	3.35		\$171.72 CR
17 Jul	Transfer from xx4741 CommBank app		2,507.25	\$2,678.97 CR



Date	Transaction	Debit	Credit	Balance
18 Jul	Revolut**0239* London GB GBR Card xx6093 GBP 70.00 Value Date: 16/07/2024	134.25		\$2,544.72 CR
18 Jul	International Transaction Fee Value Date: 16/07/2024	4.70		\$2,540.02 CR
19 Jul	Revolut**0239* London GB GBR Card xx6093 GBP 1293.00 Value Date: 17/07/2024	2,493.29		\$46.73 CR
19 Jul	International Transaction Fee Value Date: 17/07/2024	87.27		\$40.54 DR
23 Jul	Direct Credit 342189 Nium 240718NOCC0V859 Re		42.00	\$1.46 CR
31 Jul 2024	CLOSING BALANCE			\$1.46 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$588.43 CR		\$18,676.10		\$18,089.13		\$1.46 CR

Transaction Summary during 1st February 2024 to 31st July 2024

Transaction Type	01 Feb to 31 Mar	01 Apr to 31 May	01 Jun to 31 Jul	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
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$8.00

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 Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week.