



013

MR EM COWLEY
16 BORONIA ST
BOWRAL NSW 2576

Statement Number: 2

Statement Period: 17 Oct 2021 - 16 Apr 2022

Account Name:

ETHAN MAX COWLEY

Account Number: 06 2948 29121687

Here's how you're tracking

Opening balance:

\$4,064.74

Money in:

\$1,682.01

Money out:

\$461.96

Closing balance:

\$5,284.79

Keep on going! The more you save, the sooner you'll reach your goal.

With your Youthsaver account you can save for the things you want with no account or withdrawal fees (access fees may apply). Plus, you can earn bonus interest on balances up to and including \$50,000 and that means more savings for you. Check your transaction list below to see if you have earned bonus interest.

See anything that doesn't look right? Talk to your parents about it and ask them to find out more information about the transactions by logging on to the CommBank app or NetBank. Alternatively, they can call on **13 2221**. They can also call this number if they have any other questions.

The more you save, the more you earn!

Did you know that the money in your savings account earns money of its own? It's called 'interest'. Every month that you grow your balance (excluding interest and bank initiated transactions) on your Youthsaver account, you'll earn 'bonus interest'. Bonus interest is extra money the bank pays you as a reward for saving.

To see what your current interest rates are, please refer to the end of your transaction details.

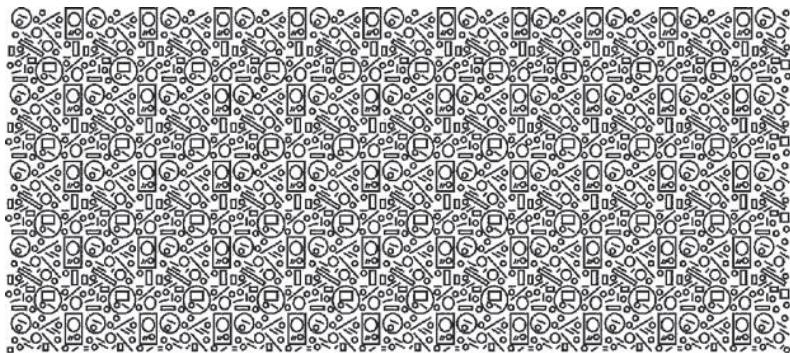


**Because money
doesn't grow on trees.**

It's an old cliché, but a timeless lesson that the sooner your child learns the value of money, the better equipped for saving they'll be.

Here's how to start a conversation about money and saving with your child commbank.com.au/kidsmoneyskills





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 DETAILS	+ IN	- OUT	BALANCE
17 Oct 2021 Opening balance				\$4,064.74 CR
18 Oct	Transfer from NetBank saddle from Andrea	500.00		\$4,564.74 CR
01 Nov	Credit Interest	0.18		\$4,564.92 CR
01 Nov	Bonus Interest	1.75		\$4,566.67 CR
30 Nov	ORIGIN ENERGY CommBank app BPAY 1 200050716162 gas		401.96	\$4,164.71 CR
01 Dec	Credit Interest	0.19		\$4,164.90 CR
03 Dec	Transfer to xx0092 NetBank		60.00	\$4,104.90 CR
01 Jan	Credit Interest	0.17		\$4,105.07 CR
10 Jan	Transfer from NetBank	154.00		\$4,259.07 CR
13 Jan	Transfer From LYNDA COWLEY Xmas Nana	200.00		\$4,459.07 CR
01 Feb	Credit Interest	0.18		\$4,459.25 CR
01 Feb	Bonus Interest	1.47		\$4,460.72 CR
14 Feb	DEPOSIT CASH \$402.25 CHEQUE \$0.00 Branch BOWRAL	402.25		\$4,862.97 CR
01 Mar	Credit Interest	0.18		\$4,863.15 CR
01 Mar	Bonus Interest	1.43		\$4,864.58 CR
01 Apr	Credit Interest	0.21		\$4,864.79 CR
02 Apr	Transfer from CommBank app uncle bday	50.00		\$4,914.79 CR
07 Apr	Transfer from CommBank app bday	270.00		\$5,184.79 CR
10 Apr	Transfer from CommBank app bday cash	100.00		\$5,284.79 CR
16 Apr 2022 Closing balance				\$5,284.79 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)#	With Bonus Interest (p.a.)#
17 Oct	Less than \$50,000.01 \$50,000.01 and over	0.05%	0.50%	0.55%

Your Credit Interest Rate Summary cont.

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)#	With Bonus Interest (p.a.)#
20 Oct	Less than \$50,000.01	0.05%	0.45%	0.50%
	\$50,000.01 and over	0.05%	0.00%	0.05%
15 Dec	Less than \$50,000.01	0.05%	0.40%	0.45%
	\$50,000.01 and over	0.05%	0.00%	0.05%

#Bonus interest applies on balances up to \$50,000 when you grow your savings balance each calendar month (this excludes interest and bank initiated transactions).

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

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.

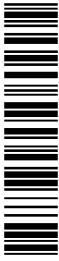
How can I keep my accounts safe?

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. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.