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MR M J MRS A COWLEY  
16 BORONIA ST  
BOWRAL NSW 2576

# Your Statement

**Statement 1** (Page 1 of 3)

<b>Account Number</b>	06 2799 12930092
<b>Statement Period</b>	25 Aug 2020 - 31 Dec 2020
<b>Closing Balance</b>	\$4,006.91 CR
<b>Enquiries</b>	13 2221

## Everyday Offset

With your Complete Access account using the Everyday Offset feature you can have the account balance working to reduce the interest calculated and charged to your linked home loan.

Name: MARK JAMES COWLEY AND ANDREA COWLEY

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).

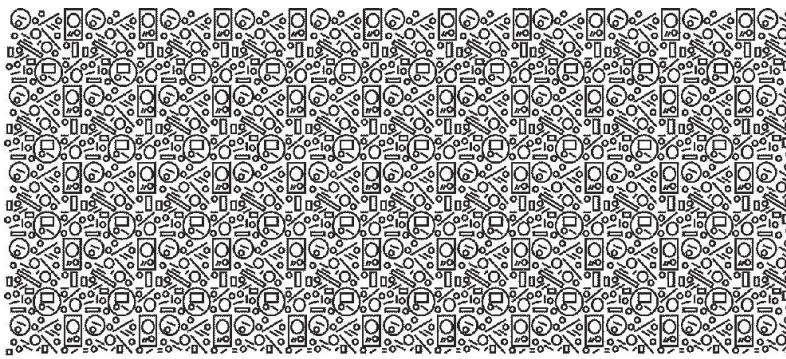
Date	Transaction	Debit	Credit	Balance
25 Aug 2020	OPENING BALANCE			Nil
03 Nov	HOMESEEKER OFFER	750.00		\$750.00 CR
26 Nov	Loan Repayment LN REPAY 466175806	2,500.00		\$1,750.00 DR
26 Nov	Loan Repayment LN REPAY 466175814	2,322.00		\$4,072.00 DR
26 Nov	Transfer from xx8793 CommBank app	4,072.00		\$0.00
26 Nov	Transfer from xx8793 CommBank app	47.96		\$47.96 CR
28 Nov	BED BATH N TABLE BOWRAL NS AUS Card xx4723 Value Date: 26/11/2020	47.96		\$0.00
30 Nov	Transfer from xx8793 CommBank app	5,660.23		\$5,660.23 CR
09 Dec	Direct Credit 123079 MARK COWLEY pay to offset	5,000.00		\$10,660.23 CR
14 Dec	Direct Credit 123079 MARK COWLEY Regular transfer	2,100.00		\$12,760.23 CR
15 Dec	PETBARN PTY LTD MITTAGONG NS AUS Card xx4723 Value Date: 11/12/2020	269.97		\$12,490.26 CR
17 Dec	TOSHI'S JAPANESE RES MITTAGONG NS AUS Card xx4723 Value Date: 12/12/2020	350.98		\$12,139.28 CR
22 Dec	Transfer To Edge And Mow Adrian Toscan CommBank App lawn maintenance	150.00		\$11,989.28 CR
23 Dec	AFTERPAY MELBOURNE VI AUS Card xx4723 Value Date: 20/12/2020	104.99		\$11,884.29 CR

**Statement 1**

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**Account Number**

06 2799 12930092



<b>Date</b>	<b>Transaction</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
23 Dec	AFTERPAY MELBOURNE VI AUS Card xx4723 Value Date: 20/12/2020	104.98		\$11,779.31 CR
23 Dec	AFTERPAY MELBOURNE VI AUS Card xx4723 Value Date: 20/12/2020	104.99		\$11,674.32 CR
23 Dec	COLES EXPRESS 1679 SUTTON FOREST AU AUS Card xx4723 Value Date: 21/12/2020	68.74		\$11,605.58 CR
23 Dec	PETBARN PTY LTD MITTAGONG NS AUS Card xx4723 Value Date: 20/12/2020	116.95		\$11,488.63 CR
24 Dec	TEMPLE AND WEBSTER ST PETERS AUS Card xx4723 Value Date: 20/12/2020	533.95		\$10,954.68 CR
24 Dec	SQ *MOSS VALE RIDING S Moss Vale AU AUS Card xx4723 Value Date: 21/12/2020	490.56		\$10,464.12 CR
24 Dec	BUDGET DIRECT TOOOWONG QL AUS Card xx4723 Value Date: 22/12/2020	166.48		\$10,297.64 CR
26 Dec	IGA OAKHILL CASTLE HILL AU Card xx4723	33.11		\$10,264.53 CR
27 Dec	PETSTOCK PTY LTD DURAL AU Card xx4723	166.21		\$10,098.32 CR
28 Dec	H&M Sydney AU0004 197-223 HerriAU	34.98		\$10,063.34 CR
29 Dec	Transfer To Andrea Cowley CommBank App xmas food bee xtra pres	529.44		\$9,533.90 CR
29 Dec	ST GEORGE CARDS CommBank app BPAY 9 4564571062585823 mum and dad xmas	374.54		\$9,159.36 CR
29 Dec	Loan Repayment LN REPAY 466175806	2,500.00		\$6,659.36 CR
29 Dec	Loan Repayment LN REPAY 466175814	2,322.00		\$4,337.36 CR
30 Dec	HFM BOWRAL BOWRAL AU	267.89		\$4,069.47 CR
31 Dec	COLES EXPRESS 1637 NORTH RYDE AU AUS Card xx4723 Value Date: 29/12/2020	62.56		\$4,006.91 CR
31 Dec	2020 CLOSING BALANCE			\$4,006.91 CR

<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
Nil		\$13,623.28		\$17,630.19		\$4,006.91 CR

**Your Account Changes Summary****Date      Event**

25 Aug    Your account is now linked to Everyday Offset, 120304546.

# 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](http://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](http://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](http://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.