



013

MR EM COWLEY
16 BORONIA ST
BOWRAL NSW 2576

Statement Number: 1

Statement Period: 28 Sep 2021 - 16 Oct 2021

Account Name: ETHAN MAX COWLEY

Account Number: 06 2948 29121687

Here's how you're tracking

Opening
balance:

Nil

+

Money
in:

\$4,064.74

-

Money
out:

\$0.00

=

Closing
balance:

\$4,064.74

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!

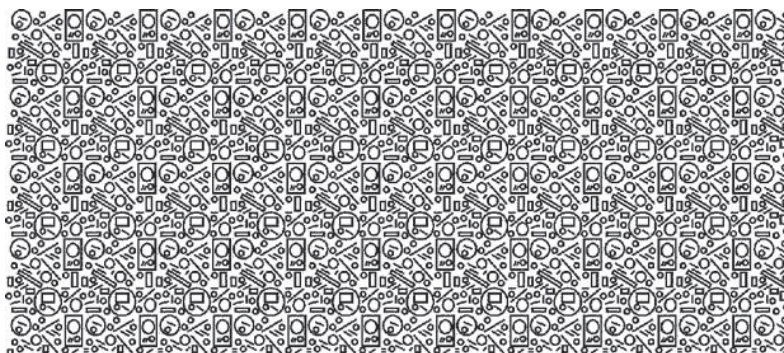
Did you know that the money in your savings account earns money of its own? It's called 'interest'. Every month that you grow your balance (excluding interest and bank initiated transactions) on your Youthsaver account, you'll earn 'bonus interest'. Bonus interest is extra money the bank pays you as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

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

Make small change an
invaluable lesson in life.

Use your small change to show your kids how little savings can add up to great things.

For more tips go to commbank.com.au/smallchange



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
28 Sep 2021	Opening balance			Nil
29 Sep	Transfer from NetBank open account	20.00		\$20.00 CR
29 Sep	Transfer From Mr Mark James Cowley close account	4.17		\$24.17 CR
29 Sep	Direct Credit 123079 ANDREA COWLEY close ethans accou	4,040.45		\$4,064.62 CR
01 Oct	Credit Interest	0.01		\$4,064.63 CR
01 Oct	Bonus Interest	0.11		\$4,064.74 CR
16 Oct 2021	Closing balance			\$4,064.74 CR

Your Credit Interest Rate Summary

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

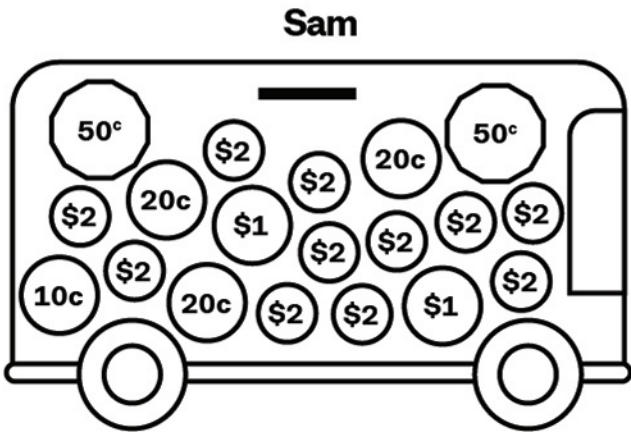
Email: info@afca.org.au

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

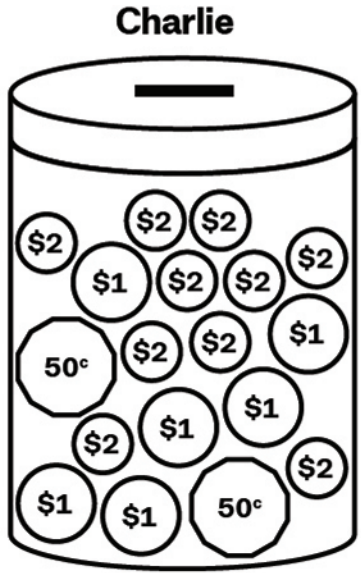
The best saver.



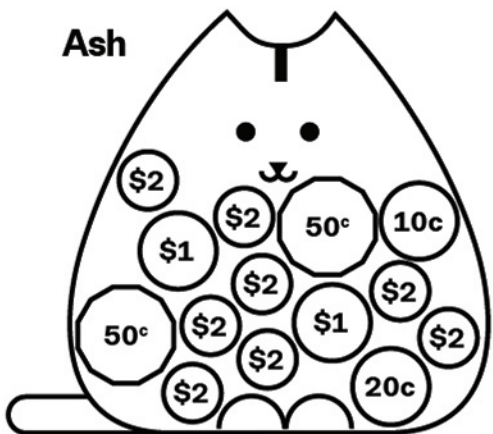
Below are the money boxes of Sam, Charlie, Ash and Bailey. They have saved their money from doing jobs around the house. Add up the coins in each to see who has saved the most, and then think about jobs you could do to earn pocket money and write them on the line under the moneyboxes.



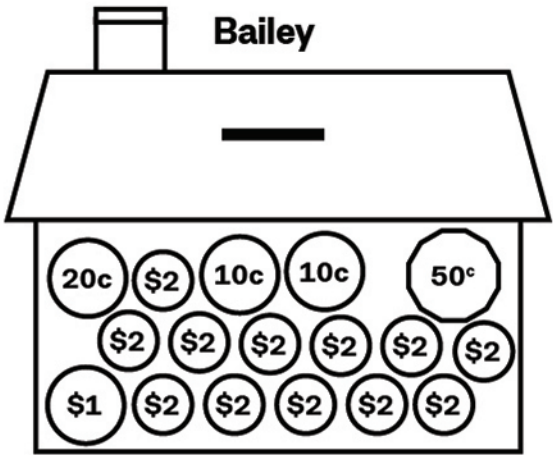
Total: \$ _____



Total: \$ _____



Total: \$ _____



Total: \$ _____

Jobs that I could do around the house: _____



16453.40845.2.2.ZZ258R4.0303.SL.R4.S101.D291.OV06.00.30