



013

MR MARK J COWLEY
16 BORONIA ST
BOWRAL NSW 2576



Opening balance at 18 Mar	\$3,580.48
New transactions and charges	\$5.96
Payments/refunds	-\$3,586.47
Closing balance at 19 Apr	-\$0.03
Next statement period	20 Apr 2023 - 17 May 2023

901835790113ZZZ961102SLCCS104.D110.O V03.00.62

Your Statement

Platinum Awards Credit Card

5520 3352 1323 7837

Page 1 of 6

Statement Period 18 Mar 2023 - 19 Apr 2023

Credit limit \$7,000.00

Available credit \$7,000.03

Your Awards points 0

Lock, Block, Limit® controls*

On

Your payment summary

Total amount owing \$0.00

Minimum payment \$0.00

Payment due by 15 May 2023

* Lock, Block, Limit® for extra control on your card(s) when you need it. Visit commbank.com.au/lockblocklimit

Enjoy more control with Lock, Block, Limit®.

Instantly lock and unlock international and contactless card payments, block ATM cash advances, and set your own spending limit.

Learn how at commbank.com.au/lockblocklimit

Things you should know: Excludes transactions flagged as recurring (e.g. direct debits), not sent to us for authorisation, or made via Tap & Pay set up on a compatible smartphone. Other conditions apply.



Account 5520 3352 1323 7837

18 Mar 2023- 19 Apr 2023

Page 2 of 6

Awards points summary

Awards membership number: 1043479920

Opening points balance	0
Points earned	+0
Total points balance	0

Check and redeem your points in an instant

You can check your points balance plus explore more ways to earn and redeem points on the Awards site via NetBank or the CommBank app. Or contact CommBank Awards on 13 1661 between 8am and 8pm Monday to Friday, Sydney/Melbourne time.

Transactions

Date	Transaction details	Amount (A\$)
21 Mar	Payment Received, Thank You	3,580.48-
27 Mar	Payment Received, Thank You	5.96-
04 Apr	Refund From CBA	0.03-
	Interest charged on purchases	Purchase Rate 20.240%p.a.
	Interest charged on cash advances	Cash Advance Rate 21.240%p.a.
		0.00

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date.
Mastercard is the registered trademark of Mastercard International Incorporated.

How to pay



NetBank

Visit netbank.com.au to transfer funds between your accounts or to pay via BPAY



CommBank app

Transfer funds between your accounts or pay via BPAY



Biller code: 1818

Ref: 5520 3352 1323 7837

BPAY® Registered to BPAY Pty Ltd
ABN 69 079 137 518



AutoPay

Visit commbank.com.au/paymycard to set up a monthly repayment



ATM

Visit commbank.com.au/locateus to find an ATM that accepts deposits.

5520335213237837

We're here to help



commbank.com.au/paymycard



13 2221

Overseas +61 2 9999 3283
(reverse charges accepted)

MR MARK J COWLEY

Amount Paid

\$

+ 780 +

Important Notice

Effective 15th May 2023, we are making the following changes to the CommBank Credit Card Conditions of Use dated 2nd December 2020. You can access the latest version of your Conditions of Use on the CommBank website.

Page 3, Contents, item 5

Replace the words "5. Setting up a SurePay® instalment plan" and replace with "5. SurePay® instalment plan."

Page 5, 2.2 Limits that apply

After the second sentence in the first paragraph, add the following new sentence "*You may not be able to use your card if you remain over limit.*"

Page 5, 2.3 International transactions

Add the following sentence to the end of this section: "*Depending on your Credit Card product type, we may not charge you an international transaction fee*"

Page 7, 2.6 Statements and notices

In the second paragraph, item two in the numbered list, add "*national*" before *public holiday*

Page 7, 2.7 What you have to pay

Add the following words to the end of the first bullet point in the first paragraph: "*(excluding any amount by which your credit limit was exceeded in a previous statement period, and which remains unpaid)*". Please note: In the first statement after these changes are effective, we may add to the minimum payment due any unpaid over limit amounts from previous statements as a one off.

Page 8, 2.8 How to make payments

Add a fourth paragraph as follows: "*For over the counter cash deposits and cash transactions, you may be required to be identified at our CommBank branches*

before the deposit or transaction will be accepted."

Page 8, 2.9 Ways to manage your account

In the second paragraph, add "apply gambling locks (subject to terms and conditions applicable to NetBank and the CommBank app)" after "set spending limits"

Page 10, 3.3 How we calculate interest

Add the following words to the end of the first paragraph under this heading: "*The date of the transaction is the date we are notified by the payment network that manages payment transactions (for example, MasterCard or VISA), is the date on which the transaction has occurred. That date may be different to the date on which you use your card to effect the transaction. When a merchant is located overseas, the overseas time zone usually applies.*"

Page 12, 4.1 Tell us straight away

Insert the following as a second paragraph: "*You may be liable if you don't sufficiently protect your cards, devices, PINs and password or don't immediately tell us when they are lost, compromised or breached.*

To be eligible for a refund under a card scheme, you'll need to advise us within 30 days of the statement date. We'll accept a report of an unauthorised transaction under the ePayments Code, provided you submit the report to us within 6 years from the day that you first become aware (or should reasonably have become) aware of the unauthorised transaction.

An unauthorised transaction is one which is not authorised by you, for example a transaction which is carried out by someone besides you or another account holder without your knowledge and consent.

An unauthorised transaction does not include any transaction that is performed by you or anyone else with your knowledge and consent. For example, a transaction as a result of a fraudster tricking you into giving them your access codes, is not an unauthorised transaction.

We comply with the ePayments Code to determine your liability for losses resulting from unauthorised transactions.

Page 14, 5. Setting up a SurePay Instalment Plan

Replace the words “5. Setting up a SurePay instalment plan” with “5. SurePay® instalment plan.”

Page 14, 5.1 What's a SurePay instalment plan?

In the first paragraph, add “, non-Awards Business cards and Corporate cards. For more information on SurePay instalment plans, visit commbank.com.au/surepay.” after “SurePay plans are not available on CommBank Neo cards.”

In the third paragraph, add a sentence at the end of the paragraph as follows “A fee may apply when setting up an instalment plan. Visit commbank.com.au/surepay for more information.”

In the first sentence of the fourth paragraph, replace the words “While we'll remind you of the monthly instalment” with “We'll provide you details of your monthly instalments”

Page 15, 5.2 Types of SurePay instalment plans we may offer

Delete the words in the first bullet point and replace, with “Purchase plan – transfer into a plan a purchase that you made in the past 14 days. A fee may apply when setting up a plan. Visit commbank.com.au/surepay for more information.”

Delete the words in the third bullet point, and replace with “Cash advance balance plan – transfer all or part of your cash advance balance into a plan.”

Page 15, 5.3 How do I set up a SurePay instalment plan?

Title of the subsection: delete the words “How do I set up a SurePay Instalment Plan” and replace with “Setting up a SurePay instalment plan”

In the second paragraph, add “, and instalment setup fee/s, if applicable.” after the words “plus interest” in the first sentence.

In the fourth paragraph add the following words to the end of the paragraph: “A fee may apply when setting up an instalment plan. If the fee is applicable, it will be debited to your account when the plan has been established and will form part of your first minimum monthly instalment amount. You can view the fee in your transaction summary and on the first statement following the setup of your instalment plan.”

Page 15, 5.4 Are there any limits on putting amounts into a SurePay instalment plan?

Delete the second paragraph and replace with the following: “SurePay instalment plans are not available on CommBank Neo cards, non-Awards Business cards, Corporate cards, or for balance transfers during the promotional rate period”.

Page 16, 5.5 What will I see on my statement?

In the first sentence of the first paragraph, replace “that is” with “that's in” after the words “portion of your closing balance”

Page 16, 5.7 What interest will I pay on the SurePay instalment plan?

Add a new paragraph after the first paragraph as follows “*If you change your credit card type, the interest rate on your instalment plan will transfer across to your new account. Please note that because of this, the rate on your instalment plan/s may be higher than the interest rate available on your new credit card.*”

Page 17, 5.8 Can I cancel my SurePay instalment plan at any time?

In the second paragraph, add “*Instalment setup fee, if applicable, is not refundable if the plan is cancelled or paid off early.*” at the end of the paragraph.

Add a new third paragraph “*For Purchase plans where the transaction has been fully or partially refunded by the merchant, (for example, but not limited to change of mind, defects or disputed transaction) the plan will continue to operate as per the agreed term. The refunded amount will appear as a credit to the account but is not allocated to pay the instalment plan directly. You can choose to cancel the plan by going to NetBank or CommBank app, or continue with the term.*”

Page 17, 5.10 What happens if I miss all or part of a SurePay instalment payment?

In the first paragraph, add “*The Instalment setup fee amount, if applicable, will be transferred to your purchase balance however will not accrue interest.*” at the end of the paragraph.

Page 17, 5.11 How do SurePay instalment plans affect how we apply your payments?

In the first bullet point of the first paragraph, add “*and instalment setup fee, if applicable*” after the words “*starting with interest*”

Page 19, 6.3 What happens when a card is cancelled, a stop is put on your account or your account is suspended or closed?

In the first paragraph, add a third bullet point to the bullet point list “you’ll need to cancel any incoming payments.

In the fourth paragraph, remove entire paragraph. Replace with “Where your account has a credit balance following closure or a payment or credit is sent to us for your account after your account has been closed, you authorise us to do any of the following after account closure:

- Transfer the funds to another CommBank account in your name
- Write to you seeking instructions on how to return the credit to you, and then transfer the funds as you instruct
- Send you a cheque for the amount of the payment or credit, to your last known address
- Return the credit or payment to the sender
- Transfer the funds to our internal unclaimed moneys fund.
- Transfer the funds to the Commonwealth if and when the funds fall within the definition of unclaimed money

Page 22, 8. Meaning of words used in this document

Amend the definition of “purchase” by deleting the word “recurring” in the first dot point and replace with the word “regular”

Add new term “*Instalment setup fee*”, and new meaning for that term, as follows: “*A fee that may be applicable to the instalment plan you are setting up. The fee is a percentage of your transaction amount, based on the term you select. For more information, visit commbank.com.au/surepay.*”

Page 24, 10. Information Statement

Add a new third paragraph "*We will use best endeavours to ensure that our systems and processes calculate and apply fees, interest, reductions, benefits or other amounts or features as described in your contract with us. However sometimes errors do occur, for example due to:*

- a) the limitations of our systems and processes*
- b) the operation of manual processes*
- c) changes to our systems and processes*
- d) things that are beyond our knowledge or reasonable control.*

Where that happens, without limiting any rights you may have relating to the error, we may (as appropriate) within a reasonable timeframe: at a later time but as soon as practicable after the error has been identified:

- a) make adjustments to put you in the same position as if we had applied the correct amount or made the correct calculation initially;*
- b) provide that reduction, benefit or feature to you, and make adjustments to put you in the same position as if we had provided the reduction, benefit or feature as described;*
- c) take the action required, and make adjustments as necessary to put you in the same position as if we had taken the action as described."*