



013

MR MJ COWLEY
16 BORONIA ST
BOWRAL NSW 2576

Your Statement

Statement 4

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Account Number	06 2692 46879707
Statement Period	1 Oct 2022 - 2 Feb 2023
Closing Balance	Nil
Enquiries	13 2221

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: MARK JAMES 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.

This is your last statement as your account has now been closed

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).

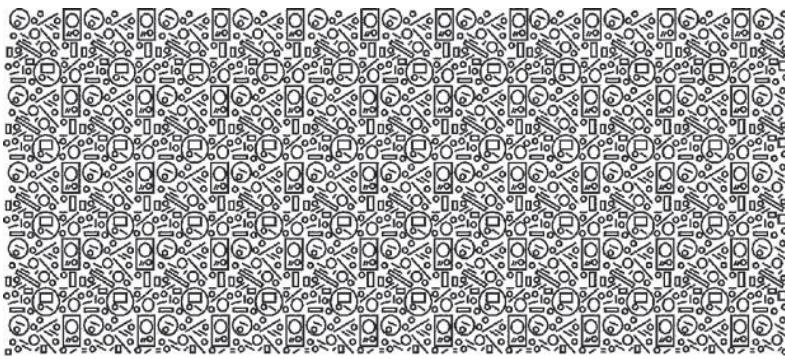
Date	Transaction	Debit	Credit	Balance
01 Oct 2022	OPENING BALANCE			\$115.24 CR
01 Oct	Noodle Inn Randwick Randwick NS AUS Card xx3610 Value Date: 29/09/2022	15.90		\$99.34 CR
01 Oct	Transfer from xx9731 CommBank app joiner	180.00		\$279.34 CR
01 Oct	Wdl ATM CBA ATM HIGHLANDS MP NSW 2511	180.00		\$99.34 CR
02 Oct	Return BUNNINGS 697000 MITTAGON Card xx3610	20.95		\$120.29 CR
02 Oct	Return BUNNINGS 697000 MITTAGON Card xx3610	15.22		\$135.51 CR
02 Oct	Return BUNNINGS 697000 MITTAGON Card xx3610	20.90		\$156.41 CR
02 Oct	Return BUNNINGS 697000 MITTAGON Card xx3610	6.37		\$162.78 CR
02 Oct	Return BUNNINGS 697000 MITTAGON Card xx3610	8.91		\$171.69 CR
02 Oct	BUNNINGS 697000 MITTAGONG AU Card xx3610	7.04		\$164.65 CR
06 Oct	SECURE PARKING - KIN DARLINGHURST AUS Card xx3610 Value Date: 05/10/2022	28.00		\$136.65 CR

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Date	Transaction	Debit	Credit	Balance
06 Oct	SECURE PARKING - KIN DARLINGHURST AUS Card xx3610 Value Date: 05/10/2022	28.00		\$108.65 CR
07 Oct	Direct Credit 301500 ADELAIDE UNI 210276		517.00	\$625.65 CR
10 Oct	Direct Debit 617704 PAYPAL AUSTRALIA 1022770544475	30.90		\$594.75 CR
12 Oct	Salary CCIA 372714/10/2022		300.00	\$894.75 CR
14 Oct	Transfer To David May CommBank App cowman golf	50.00		\$844.75 CR
16 Oct	Transfer from xx9731 NetBank		1,322.71	\$2,167.46 CR
17 Oct	Transfer To Mark Savings NetBank to nab mark savings	1,867.46		\$300.00 CR
17 Oct	Transfer To Mark Cowley Spendings NetBank nab mark spendings	300.00		\$0.00
26 Oct	Salary CCIA 372728/10/2022		300.00	\$300.00 CR
29 Nov	Transfer to xx0092 CommBank app misc	1.00		\$299.00 CR
29 Nov	Transfer from xx9731 CommBank app pay off		7,700.96	\$7,999.96 CR
29 Nov	Transfer to xx9667 CommBank app pay off	7,700.96		\$299.00 CR
29 Nov	Transfer To Mark Savings CommBank App save	299.00		\$0.00
01 Jan	Account Fee	4.00		\$4.00 DR
20 Jan	Transfer from xx9731 NetBank		5.00	\$1.00 CR
01 Feb	Debit Excess Interest	0.03		\$0.97 CR
01 Feb	Account Fee	4.00		\$3.03 DR
02 Feb	Transfer from xx9731 NetBank misc		3.03	\$0.00
02 Feb	Transfer from xx9731 NetBank close account		42.40	\$42.40 CR
02 Feb	Transfer To Mark Cowley Spendings NetBank close account	42.40		\$0.00
02 Feb	Account Fee	0.29		\$0.29 DR
02 Feb	Closed Account Branch RANDWICK		0.29	\$0.00
02 Feb 2023	CLOSING BALANCE			Nil

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$115.24 CR		\$10,558.98		\$10,443.74		Nil

Transaction Summary during 1st October 2022 to 2nd February 2023

Transaction Type	01 Oct to 30 Nov	01 Dec to 31 Jan	01 Feb to 02 Feb	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						\$4.00	\$8.29

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 Notice

Changes to cheque access from 3 June 2023

We are phasing out cheque access¹ from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply².
- If a cheque book was not issued for your account² before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on commbank.com.au

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Transferring money to a BSB and Account Number or paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit

For your personal accounts you can also use phone banking to transfer money between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit commbank.com.au/changes-to-cheques

¹ Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

² Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit commbank.com.au/changes-to-cheques

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