



# Your Statement

Statement 4 (Page 1 of 2)

Account Number

Statement Period

Closing Balance \$103,319.77 CR

Enquiries  
(24 hours a day, 7 days a week)



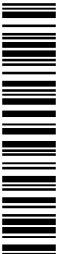
## Everyday Offset

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.

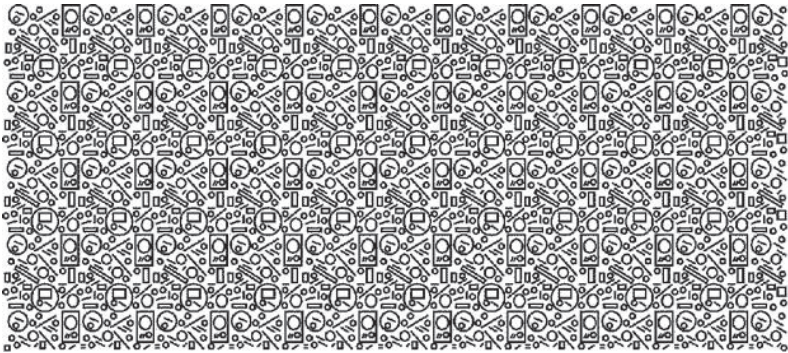
Name:

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.

Date	Transaction	Debit	Credit	Balance
01 Jul	2017 OPENING BALANCE			\$121,622.92 CR
11 Jul	Loan Repayment LN REPAY	1,945.00		\$119,677.92 CR
25 Jul	Loan Repayment LN REPAY	2,672.00		\$117,005.92 CR
11 Aug	Loan Repayment LN REPAY	1,945.00		\$115,060.92 CR
25 Aug	Loan Repayment LN REPAY	2,672.00		\$112,388.92 CR
11 Sep	Loan Repayment LN REPAY	1,945.00		\$110,443.92 CR
25 Sep	Loan Repayment LN REPAY	2,672.00		\$107,771.92 CR
11 Oct	Loan Repayment LN REPAY	1,945.00		\$105,826.92 CR
25 Oct	Loan Repayment LN REPAY	2,672.00		\$103,154.92 CR
13 Nov	Loan Repayment LN REPAY	1,945.00		\$101,209.92 CR
20 Nov	Loan Repayment LN REPAY	0.37		\$101,209.55 CR
20 Nov	Direct Credit loan repayment		4,700.00	\$105,909.55 CR
27 Nov	Loan Repayment LN REPAY	2,672.00		\$103,237.55 CR
11 Dec	Loan Repayment LN REPAY	1,945.00		\$101,292.55 CR
18 Dec	Loan Repayment LN REPAY	0.78		\$101,291.77 CR



Account Number



Date	Transaction	Debit	Credit	Balance
18 Dec	Direct Credit loan repayment		4,700.00	\$105,991.77 CR
27 Dec	Loan Repayment LN REPAY	2,672.00		\$103,319.77 CR
30 Dec	2017 CLOSING BALANCE			\$103,319.77 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$121,622.92 CR		\$27,703.15		\$9,400.00		\$103,319.77 CR

## Important Notice: Tips on how to keep your money safe.

### Protecting your codes such as PINs and passwords

- Memorise your codes and destroy any letters advising you of new ones.
- Don't tell anyone your codes, including family, friends, account access services or businesses.
- Don't write down your codes, keep them on or with devices such as a phone or computer or keep them in or with articles kept together which are liable to loss or theft simultaneously. Avoid letting anyone see you enter your codes during a transaction (in person or online).
- If you choose your own codes, don't select anything easily guessed such as your birthday, name, phone number, or numbers which form a pattern.

### Keeping your cards and devices safe

- Sign your card as soon as you receive it and regularly check it is still in your possession.
- Don't let anyone else use your card or devices or hold them for you.
- Take your cash, cards, devices and receipts with you after every transaction.
- Don't leave your card out when at places like a bar or café.
- Cut up and dispose of your card when it expires.
- If you use mobile banking, protect your mobile phone in the same way as your card.

### Chargebacks and reporting possible mistakes in statements

- Keep all receipts and transaction records and check the details on each statement when you receive it.
- In some circumstances, when you make a purchase using a Debit MasterCard, Credit Card or Travel Money Card we may be able to exercise our chargeback rights.
- To request a chargeback, let us know within 30 days of the date of the statement showing the transaction.
- Chargeback rights don't apply to BPAY payments from your Debit MasterCard account or Credit Card however we will do our best to try to recover the payment from the Biller or any other person who received it.
- To find out more, please visit:
  - Debit MasterCard & Travel Money Card: [commbank.com.au/chargeback](https://commbank.com.au/chargeback)
  - Credit Card: [commbank.com.au/creditcardchargebacks](https://commbank.com.au/creditcardchargebacks)

### Contact us immediately if:

- Your card or any other device such as mobile phone (used for mobile banking), are lost or stolen.
- Someone has found out your codes such as PINs, passwords and other codes.
- You believe there has been unauthorised access to your account or an error.

**Important Information:** It is important to remember that if you don't follow your terms and conditions, protect your cards or devices or make a reasonable attempt to disguise your codes such as PINs and passwords or prevent others from accessing them, you will be liable for any unauthorised transactions. This document is a guideline only. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments code. For a copy of your account terms and conditions, or to notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. Commonwealth Bank of Australia AFSL 234945 (005-507 020614). HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.

