



# Your Statement

## Diamond Awards Credit Card

5523 5052 7586 4176

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029

MR XIAO HUA MO  
500 DORSET RD  
CROYDON SOUTH VIC 3136

Statement Period 7 Feb 2017 - 6 Mar 2017

Credit limit \$40,000.00

Available credit \$35,948.90

Your Awards points + 54,130

Lock, Block, Limit<sup>®</sup> controls\*



### Your payment summary

**Total amount owing** \$4,051.10

**Minimum payment** \$81.00

**Payment due by** 31 Mar 2017

To minimise interest, pay the total amount owing, or as much as you can, by the payment due date.

Pay at least the minimum by the due date to avoid a late fee and continue using your card.

Opening balance at 7 Feb	\$5,236.55
New transactions and charges	\$4,202.41
Payments/refunds	-\$5,387.86
Closing balance at 6 Mar	\$4,051.10
Next statement period	7 Mar 2017 - 5 Apr 2017

**Minimum Repayment Warning:** If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying estimated total interest charges of...
Only the minimum payment	57 years, 10 months	\$25,608.36
\$208.65	2 years	\$956.38, a saving of \$24,651.98

#### Having trouble making repayments?

If you are having difficulty making credit card repayments, please contact us on 1300 130 107. We may be able to assist you. Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance.

\* Lock, Block, Limit<sup>®</sup> for extra control on your card(s) when you need it. Visit [commbank.com.au/lockblocklimit](http://commbank.com.au/lockblocklimit)

## CONTROL THE THINGS YOU CAN WITH LOCK, BLOCK, LIMIT.<sup>®</sup>

Misplaced your credit card? Lock your card temporarily while you look for it, then unlock it when you find it again.

Find out how at [commbank.com.au/lockblocklimit](http://commbank.com.au/lockblocklimit)



**Things you should know:** Lock, Block, Limit 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 or via a PayTag. Other conditions apply.



\*# 4696.7375.1.2 ZZ396 1102SL.CC.S102.D067.O V 03.00.30

Awards points summary 1889492139

Opening points balance	+ 48,877
Points earned - MasterCard	+ 5,253
Points earned - American Express	+ 0
Total points balance	+ 54,130

To view your CommBank Awards points balance and redeem your Awards points, simply log on to the CommBank app, tap on the Cards icon and then tap on the Awards link below your CommBank Awards card. Alternatively, you can visit [netbank.com.au](http://netbank.com.au) and click on the Awards icon next to your accounts details on the homepage, or call us on 13 1661, 8am to 8pm, Monday to Friday (Sydney/Melbourne time).

Transactions

Date	Transaction details	Card used	Amount (A\$)
07 Feb	Tpg Internet Pty Ltd North Ryde	MasterCard	59.99
07 Feb	Tpg Internet Pty Ltd North Ryde	MasterCard	16.99
07 Feb	Optus Billing Autopay Macquarie Par	MasterCard	220.29
07 Feb	Payment Received, Thank You	MasterCard	1,074.25-
07 Feb	Nunawading Toyota Awading VIC	MasterCard	682.95
08 Feb	Aa Croydon 3877 Croydon	MasterCard	37.21
12 Feb	Medibank Phi Debit Melbourne	MasterCard	399.80
12 Feb	Digital Pacific P/L Redfern	MasterCard	338.00
13 Feb	Woolworths 3216 Croydo Croydon	MasterCard	2.98
15 Feb	Care Park Pty Ltd Melbourne	MasterCard	12.36
20 Feb	Online Air Pty. Ltd. Diamond Creek	MasterCard	265.00
20 Feb	Coles Express 6741 Collingwood	MasterCard	52.85
21 Feb	Woolworths 3216 Croydo Croydon	MasterCard	35.30
21 Feb	Citylink Melbourne Melbourne	MasterCard	40.00
21 Feb	Wilson Parking Mel104 Melbourne	MasterCard	75.60
22 Feb	Metcash Trading Ltd Macquarie Par	MasterCard	0.01
22 Feb	Metcash Trading Ltd Macquarie Par	MasterCard	0.01-

How to pay



**NetBank**  
Visit [netbank.com.au](http://netbank.com.au) to transfer funds between your accounts or to pay via BPAY



**Autopay**  
Visit [commbank.com.au/paymycard](http://commbank.com.au/paymycard) to set up a monthly repayment



**CommBank app**  
Transfer funds between your accounts or pay via BPAY



**ATM**  
Visit [commbank.com.au/locateus](http://commbank.com.au/locateus) to find an ATM that accepts deposits.



**Biller code:** 1818  
**Ref:** 5523 5052 7586 4176  
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ABN 69 079 137 518

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We're here to help



[commbank.com.au/paymycard](http://commbank.com.au/paymycard)



**13 2221**, anytime.  
Overseas +61 2 9999 3283  
(reverse charges accepted)

MR XIAO HUA MO

Amount Paid

\$

+ 780+

## Transactions

Date	Transaction details	Card used	Amount (A\$)
24 Feb	Tpg Internet Pty Ltd North Ryde	MasterCard	16.99
25 Feb	Parks Victoria Pstay Melbourne	MasterCard	28.70
26 Feb	Microsoft *Store Msbill.Info	MasterCard	1,751.60
27 Feb	Payment Received, Thank You	MasterCard	338.00-
27 Feb	Payment Received, Thank You	MasterCard	75.60-
01 Mar	St Vincents Hospital Fitzroy	MasterCard	92.60
02 Mar	Payment Received, Thank You	MasterCard	3,900.00-
02 Mar	Tpg Internet Pty Ltd North Ryde	MasterCard	10.00
02 Mar	VIC Roads Payt Proces Kew East	MasterCard	23.19
06 Mar	Citylink Melbourne Melbourne	MasterCard	40.00
	Interest charged on purchases	Purchase Rate 20.240%p.a.	0.00
	Interest charged on cash advances	Cash Advance Rate 21.240%p.a.	0.00
	MasterCard® 5523 5052 7586 4176	American Express 3792 2952 0859 263	

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date. Transactions in foreign currency on Commonwealth Bank American Express Cards are subject to a 1.5% American Express currency conversion factor which is included in the converted transaction amount. American Express is a trademark of American Express. The CommBank American Express® Card is issued by Commonwealth Bank of Australia pursuant to a license from American Express. MasterCard is the registered trademark of MasterCard International Incorporated.