



Account Number 06 7167 25824895

Statement Period 9 Dec 2020 - 8 Jun 2021

Closing Balance \$3,131.49 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



006

MR ALISTEN RAVINDRAN JOSEPH
 63 WIGRAM ST
 HARRIS PARK NSW 2150

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: AJ FINANCIAL SOLUTIONS PTY LTD ITF ASHVI
 NI SUPER FUND

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.

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
09 Dec 2020	OPENING BALANCE			\$13,992.10 CR
09 Dec	Direct Debit 062934 COMMSEC SECURITI COMMSEC	1,179.53		\$12,812.57 CR
16 Dec	Transfer To A W BOYS NetBank Ashvini SF 2020 Audit	275.00		\$12,537.57 CR
22 Dec	Direct Debit 062934 COMMSEC SECURITI COMMSEC	12,548.26		\$10.69 DR
22 Dec	Return 22/12/20 Direct Debit 062934 COMMSEC SECURITI COMMSEC		12,548.26	\$12,537.57 CR
23 Dec	Transfer from NetBank aj		600.00	\$13,137.57 CR
24 Dec	Direct Debit 062934 COMMSEC SECURITI COMMSEC	110.69		\$13,026.88 CR
24 Dec	Direct Debit 062934 COMMSEC SECURITI COMMSEC	12,537.57		\$489.31 CR
28 Dec	Transfer from NetBank Aj con		400.00	\$889.31 CR
29 Dec	Direct Debit 219313 OnePath Life Ltd 1002033706/1kdMG	565.06		\$324.25 CR



*# 2476.7314.1.3 ZZ258R3 0303 SL.R3.S941.D159.O V06.00.32

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Date	Transaction	Debit	Credit	Balance
11 Jan	Direct Debit 062934 COMMSEC SECURITI COMMSEC	282,393.18		\$282,068.93 DR
11 Jan	Return 11/01/21 Direct Debit 062934 COMMSEC SECURITI COMMSEC		282,393.18	\$324.25 CR
14 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		481.00	\$805.25 CR
22 Jan	Transfer from NetBank aj cont		1,200.00	\$2,005.25 CR
27 Jan	Transfer from NetBank cont		400.00	\$2,405.25 CR
27 Jan	Direct Debit 219313 OnePath Life Ltd 1002033706/1INmh	565.06		\$1,840.19 CR
27 Jan	Direct Debit 062934 COMMSEC SECURITI COMMSEC	1,683.78		\$156.41 CR
04 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		38.30	\$194.71 CR
08 Feb	Transfer from NetBank alisten cont		10,000.00	\$10,194.71 CR
08 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	4,249.87		\$5,944.84 CR
09 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	3,659.90		\$2,284.94 CR
10 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	1,945.11		\$339.83 CR
12 Feb	Transfer from NetBank alisten		1,000.00	\$1,339.83 CR
12 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	995.32		\$344.51 CR
15 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	20.53		\$323.98 CR
16 Feb	Direct Credit 012721 ATO ATO77010873556I001		1,501.00	\$1,824.98 CR
16 Feb	Transfer to xx2922 NetBank loan pay back	1,000.00		\$824.98 CR
26 Feb	Direct Debit 219313 OnePath Life Ltd 1002033706/1m8yb	565.06		\$259.92 CR
26 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	136.34		\$123.58 CR
02 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		2,935.48	\$3,059.06 CR
04 Mar	Direct Debit 062934 COMMSEC SECURITI COMMSEC	1,776.95		\$1,282.11 CR

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Date	Transaction	Debit	Credit	Balance			
05 Mar	Direct Debit 062934 COMMSEC SECURITI COMMSEC	135,124.47		\$133,842.36 DR			
05 Mar	Return 05/03/21 Direct Debit 062934 COMMSEC SECURITI COMMSEC		135,124.47	\$1,282.11 CR			
10 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,085.87	\$2,367.98 CR			
22 Mar	Transfer from NetBank		5,000.00	\$7,367.98 CR			
22 Mar	Transfer to xx2461 NetBank error reversed	5,000.00		\$2,367.98 CR			
25 Mar	Direct Credit 458106 OSH DIVIDEND OFA20/00825771		6.48	\$2,374.46 CR			
26 Mar	Direct Credit 458106 AGL PAYMENT MAR21/00857740		422.40	\$2,796.86 CR			
26 Mar	Direct Debit 219313 OnePath Life Ltd 1002033706/1mtla	565.06		\$2,231.80 CR			
01 Apr	Direct Credit 007184 CSL LTD DIVIDEND 21AUD/00991714		447.53	\$2,679.33 CR			
23 Apr	Direct Credit 012721 ATO ATO008000014676839		4,360.50	\$7,039.83 CR			
27 Apr	Direct Debit 219313 OnePath Life Ltd 1002033706/1nejv	565.06		\$6,474.77 CR			
12 May	Transfer From ALISTEN JOSEPH CREDIT TO ACCOUNT		2,543.63	\$9,018.40 CR			
21 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009134769438521 tax 2020	4,461.85		\$4,556.55 CR			
25 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 770108735569460 ATO TAX IN	860.00		\$3,696.55 CR			
26 May	Direct Debit 219313 OnePath Life Ltd 1002033706/1oP5K	565.06		\$3,131.49 CR			
08 Jun 2021	CLOSING BALANCE			\$3,131.49 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$13,992.10 CR		\$473,348.71		\$462,488.10		\$3,131.49 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
08 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

Note. Interest rates are effective as at the date shown but are subject to change.



Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.

Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.

