



036

MR TOM ARNOTT
 34 HILLCREST ST
 ASPLEY QLD 4034

Account Number 06 4127 10022029

Statement Period 20 Jun 2018 - 19 Sep 2018

Closing Balance \$743.15 CR

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

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

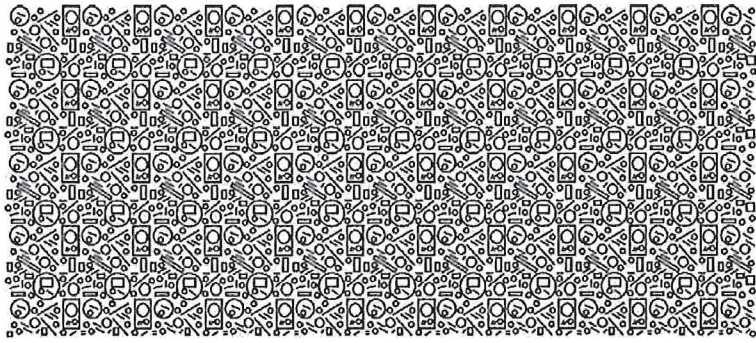
Name: INAVIK PTY LTD IN TRUST FOR
 THE T AND J ARNOTT SUPERANNUATION
 FUND ACN 064 678 324

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
20 Jun	2018 OPENING BALANCE			\$764.20 CR
20 Jun	Direct Credit 011802 Col First State RD001070018306169		5,023.46	\$5,787.66 CR
22 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	807.21		\$4,980.45 CR
25 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	960.00		\$4,020.45 CR
26 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,320.00		\$2,700.45 CR
27 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,742.74		\$957.71 CR
29 Jun	Transfer from CommBank app Contribution		1,000.00	\$1,957.71 CR
01 Jul	Account Fee	10.00		\$1,947.71 CR
04 Jul	Transfer to other Bank NetBank 0580 arnottsuper	253.00		\$1,694.71 CR
04 Jul	Transfer to other Bank NetBank 199757 smsf arnott	1,100.00		\$594.71 CR
06 Jul	Direct Credit 011802 Col First State RD001070018306169		3,500.00	\$4,094.71 CR
07 Jul	Direct Credit 012721 ATO ATO001100009193214		250.74	\$4,345.45 CR
11 Jul	PAYMENT TECHNOLOGIES NetBank BPAY 286906 1000019361000001 coinjar bitcoin	2,000.00		\$2,345.45 CR

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Date	Transaction	Debit	Credit	Balance
16 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,582.30		\$763.15 CR
01 Aug	Account Fee	10.00		\$753.15 CR
01 Sep	Account Fee	10.00		\$743.15 CR
19 Sep	2018 CLOSING BALANCE			\$743.15 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$764.20 CR		\$9,795.25		\$9,774.20		\$743.15 CR

Transaction Summary during 1st June 2018 to 31st August 2018

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

IMPORTANT NOTICE

New daily cash deposit limit for ATMs that accept instant deposits.

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.





Your Statement

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Account Number 06 4127 10022029

Statement
Period 20 Sep 2018 - 19 Dec 2018

Closing Balance \$713.15 CR

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

036

MR TOM ARNOTT
34 HILLCREST ST
ASPLEY QLD 4034

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

Name: INAVIK PTY LTD IN TRUST FOR
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FUND ACN 064 678 324

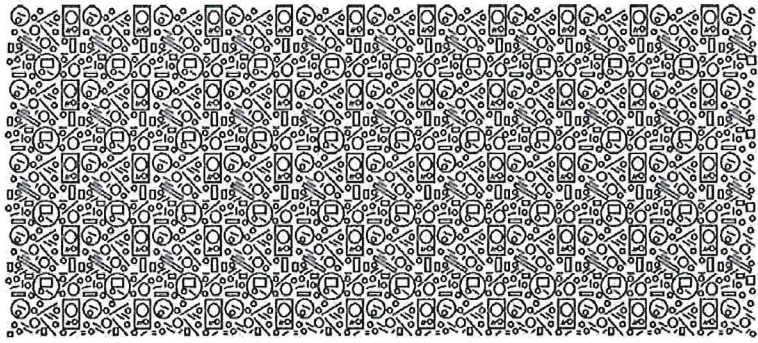
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Date	Transaction	Debit	Credit	Balance
20 Sep 2018	OPENING BALANCE			\$743.15 CR
01 Oct	Account Fee	10.00		\$733.15 CR
01 Nov	Account Fee	10.00		\$723.15 CR
01 Dec	Account Fee	10.00		\$713.15 CR
19 Dec 2018	CLOSING BALANCE			\$713.15 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$743.15 CR		\$30.00		Nil		\$713.15 CR

Account Number

06 4127 10022029


Transaction Summary during 1st September 2018 to 30th November 2018

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

Important notices

Changes to Keycards when travelling overseas

From **11 June 2018**, all new and replacement Keycards issued by CommBank cannot be used for in-store purchases overseas. Keycards can still be used to withdraw funds from any overseas ATM where Cirrus is accepted.

The following terms and conditions, where applicable to you, have been amended to reflect the change:

- Electronic Banking Terms and Conditions

Changes to your daily withdrawal limit

From **May 2019**, purchases made when selecting SAV/CHQ will no longer count towards your daily withdrawal limit. Only cash withdrawals will count towards the daily limit. This will apply to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect the change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to simplify our product offering, whilst balancing the banking needs of our customers.





Your Statement

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Account Number 06 4127 10022029

Statement Period 20 Dec 2018 - 19 Mar 2019

Closing Balance \$683.15 CR

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



036

MR TOM ARNOTT
34 HILLCREST ST
ASPLEY QLD 4034



Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

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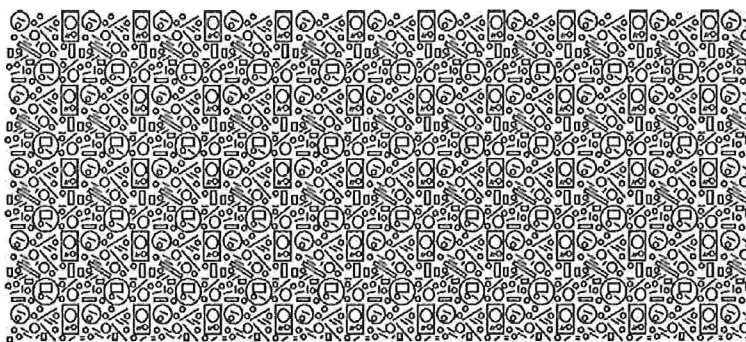
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Date	Transaction	Debit	Credit	Balance
20 Dec 2018	OPENING BALANCE			\$713.15 CR
01 Jan	Account Fee	10.00		\$703.15 CR
01 Feb	Account Fee	10.00		\$693.15 CR
01 Mar	Account Fee	10.00		\$683.15 CR
19 Mar 2019	CLOSING BALANCE			\$683.15 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$713.15 CR		\$30.00		Nil		\$683.15 CR

Account Number

06 4127 10022029



Transaction Summary during 1st December 2018 to 28th February 2019

Transaction Type	01 Dec to 31 Dec	01 Jan to 31 Jan	01 Feb to 28 Feb	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00



Your Statement

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Account Number 06 4127 10022029

Statement
Period 20 Mar 2019 - 19 Jun 2019

Closing Balance \$653.15 CR

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

036

MR TOM ARNOTT
34 HILLCREST ST
ASPLEY QLD 4034

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

Name: INAVIK PTY LTD IN TRUST FOR
THE T AND J ARNOTT SUPERANNUATION
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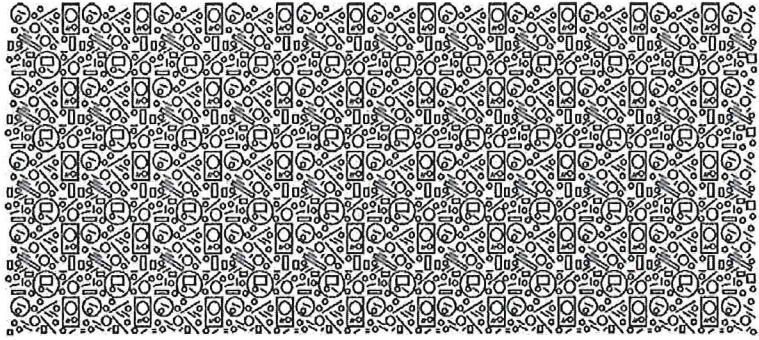
Date	Transaction	Debit	Credit	Balance
20 Mar 2019	OPENING BALANCE			\$683.15 CR
01 Apr	Account Fee	10.00		\$673.15 CR
01 May	Account Fee	10.00		\$663.15 CR
01 Jun	Account Fee	10.00		\$653.15 CR
19 Jun 2019	CLOSING BALANCE			\$653.15 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$683.15 CR		\$30.00		Nil		\$653.15 CR



Account Number

06 4127 10022029



Transaction Summary during 1st March 2019 to 31st May 2019

Transaction Type	01 Mar to 31 Mar	01 Apr to 30 Apr	01 May to 31 May	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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: a chargeback can only be requested if the disputed transaction occurred on your Mastercard or VISA card. We cannot request a chargeback on BPAY payments from your Debit Mastercard, or on EFTPOS accounts, 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.



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MR TOM ARNOTT
 34 HILLCREST ST
 ASPLEY QLD 4034

Account Number 06 4127 10022029

Statement Period 20 Jun 2019 - 19 Sep 2019

Closing Balance \$209.20 CR

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

Business Transaction Account

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Name: INAVIK PTY LTD IN TRUST FOR
 THE T AND J ARNOTT SUPERANNUATION
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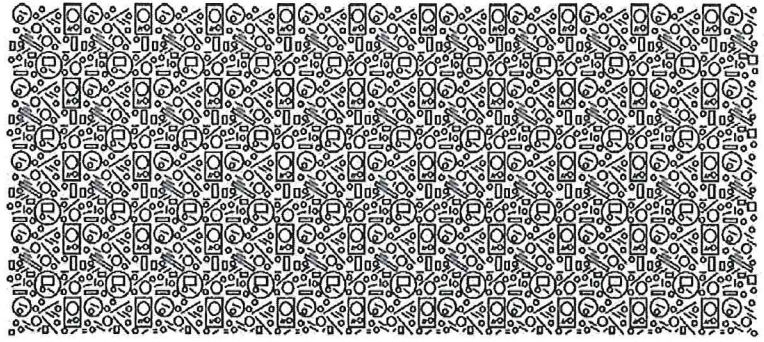
Date	Transaction	Debit	Credit	Balance
20 Jun 2019	OPENING BALANCE			\$653.15 CR
01 Jul	Account Fee	10.00		\$643.15 CR
09 Jul	Transfer from CommBank app Contribution smsf		5,000.00	\$5,643.15 CR
10 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	5,083.95		\$559.20 CR
29 Jul	Transfer to other Bank NetBank INV0712 inavik	330.00		\$229.20 CR
01 Aug	Account Fee	10.00		\$219.20 CR
01 Sep	Account Fee	10.00		\$209.20 CR
19 Sep 2019	CLOSING BALANCE			\$209.20 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$653.15 CR		\$5,443.95		\$5,000.00		\$209.20 CR

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Account Number

06 4127 10022029


Transaction Summary during 1st June 2019 to 31st August 2019

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00