



Account Number 06 4000 11321654

Statement Period 1 Oct 2022 - 31 Dec 2022

Closing Balance \$83,365.14 CR

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



002

THE TRUSTEES
 D & S MACDONALD SUPERANNUATION FUND
 16 MARLAND CT
 AVOCA QLD 4670

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.

Name: DAVID JAMES MACDONALD AND
 SANDRA JOY MACDONALD IN TRUST FOR
 D & S MACDONALD SUPERANNUATION 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).

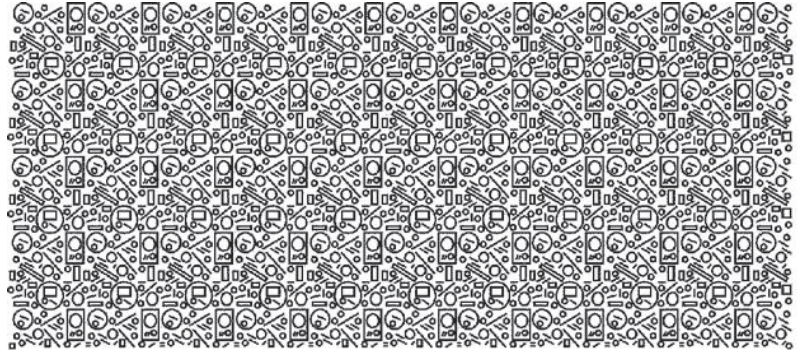
Date	Transaction	Debit	Credit	Balance
01 Oct	2022 OPENING BALANCE			\$9,693.71 CR
01 Oct	Credit Interest		0.32	\$9,694.03 CR
01 Oct	Transfer To DJ and SJ MacDonald NetBank Pension SJM	1,500.00		\$8,194.03 CR
01 Oct	Transfer to other Bank NetBank Pension SJM	1,500.00		\$6,694.03 CR
05 Oct	Transfer to xx3223 NetBank Pension	2,500.00		\$4,194.03 CR
06 Oct	Direct Credit 362548 WESFARMERS LTD FIN22/00925146		3,200.00	\$7,394.03 CR
06 Oct	Transfer to CBA A/c NetBank Accountancy fee	4,180.00		\$3,214.03 CR
14 Oct	Direct Credit 255730 PFA Ord Dist 0011036741		568.65	\$3,782.68 CR
14 Oct	Direct Credit 255730 LWF Dist 0011036741		262.04	\$4,044.72 CR
21 Oct	Direct Credit 618442 CQE DIST S00019898865		2,579.74	\$6,624.46 CR
31 Oct	Transfer to xx3223 NetBank	500.00		\$6,124.46 CR
31 Oct	Transfer to other Bank NetBank Pension	1,500.00		\$4,624.46 CR
31 Oct	Transfer to other Bank NetBank Pension	1,500.00		\$3,124.46 CR



*# 11771.35569.1.2.ZZ258F3 0303.SL.R3.S931.D364.OV06.00.35

Account Number

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Date	Transaction	Debit	Credit	Balance
31 Oct	Transfer to CBA A/c NetBank DGZ Audit fee	550.00		\$2,574.46 CR
07 Nov	DEPOSIT CASH \$0.00 CHEQUE \$20682.47 Branch BUNDABERG		20,682.47	\$23,256.93 CR
15 Nov	Direct Credit 255730 LWF Dist 0011036741		262.04	\$23,518.97 CR
15 Nov	Direct Credit 255730 PFA Ord Dist 0011036741		568.65	\$24,087.62 CR
17 Nov	Transfer to xx7967 NetBank	500.00		\$23,587.62 CR
17 Nov	Direct Credit 386258 BOQ FNL DIV 001285539679		7,200.00	\$30,787.62 CR
22 Nov	Transfer to xx3223 NetBank	500.00		\$30,287.62 CR
28 Nov	Transfer to xx3223 NetBank Pension	3,000.00		\$27,287.62 CR
30 Nov	Transfer to other Bank NetBank Pension	3,000.00		\$24,287.62 CR
30 Nov	Transfer To DJ and SJ MacDonald NetBank Pension	3,000.00		\$21,287.62 CR
06 Dec	Transfer to xx3223 NetBank	500.00		\$20,787.62 CR
08 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		18,247.71	\$39,035.33 CR
15 Dec	Direct Credit 397204 ANZ DIVIDEND A074/00489161		4,736.00	\$43,771.33 CR
15 Dec	Direct Credit 255730 LWF Dist 0011036741		262.04	\$44,033.37 CR
15 Dec	Direct Credit 255730 PFA Ord Dist 0011036741		568.65	\$44,602.02 CR
21 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		23,161.60	\$67,763.62 CR
23 Dec	ARAFURA RARE EARTHS NetBank BPAY 395160 4328100001622302	20,000.00		\$47,763.62 CR
23 Dec	Transfer to xx7040 NetBank	4,250.00		\$43,513.62 CR
28 Dec	Transfer to xx3223 NetBank Pension	500.00		\$43,013.62 CR
30 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		40,351.52	\$83,365.14 CR
31 Dec	2022 CLOSING BALANCE			\$83,365.14 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$9,693.71 CR		\$48,980.00		\$122,651.43		\$83,365.14 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Dec	Less than \$5,000.00	0.00%
	\$5,000.00 - \$49,999.99	0.35%
	\$50,000.00 - \$249,999.99	0.90%
	\$250,000.00 and over	1.40%

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

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
- 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 to someone or 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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