



Your Statement

Statement 12 (Page 1 of 2)

Account Number 06 7167 16700380

Statement Period 17 Dec 2018 - 16 Jun 2019

Closing Balance \$97,456.51 CR

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

046

MR MARTIN CALOGHIRIS
PO BOX 146
GLENELG SA 5045

Direct Investment Account

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: CALOGHIRIS PTY LTD - CALOGHIRIS SUPER F
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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
17 Dec 2018	OPENING BALANCE			\$2,212.42 CR
02 Jan	Transfer from NetBank		25,000.00	\$27,212.42 CR
04 Jan	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	10,869.95		\$16,342.47 CR
17 Jan	Direct Credit 358020 VAF PAYMENT JAN19/00803315		89.75	\$16,432.22 CR
24 Jan	Direct Credit 358020 VTS DIVIDEND VTS36/00808417		125.86	\$16,558.08 CR
24 Jan	Direct Credit 358020 VEU DIVIDEND VEU36/00807218		73.57	\$16,631.65 CR
30 Jan	Direct Credit 458106 BHP GROUP DIV AS378/01187047		847.65	\$17,479.30 CR
01 Feb	Credit Interest		3.91	\$17,483.21 CR
01 Mar	Credit Interest		3.35	\$17,486.56 CR
26 Mar	Direct Credit 458106 BHP GROUP DIV AI379/01162805		468.48	\$17,955.04 CR
01 Apr	Credit Interest		3.73	\$17,958.77 CR
12 Apr	Direct Credit 007184 CSL LTD DIVIDEND AUD19/00908170		180.48	\$18,139.25 CR
16 Apr	Direct Credit 358020 VAF PAYMENT APR19/00803494		95.74	\$18,234.99 CR
24 Apr	Direct Credit 358020 VEU DIVIDEND VEU37/00807180		29.56	\$18,264.55 CR
24 Apr	Direct Credit 358020 VTS DIVIDEND VTS37/00808477		135.13	\$18,399.68 CR
01 May	Credit Interest		3.73	\$18,403.41 CR





Date	Transaction	Debit	Credit	Balance
31 May	Transfer from NetBank Super to S CDIA		100,000.00	\$118,403.41 CR
01 Jun	Credit Interest		8.00	\$118,411.41 CR
04 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	14,354.95		\$104,056.46 CR
06 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	6,599.95		\$97,456.51 CR
16 Jun 2019	CLOSING BALANCE			\$97,456.51 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$2,212.42 CR		\$31,824.85		\$127,068.94		\$97,456.51 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
16 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.10%
	\$20,000.00 - \$49,999.99	0.15%
	\$50,000.00 - \$99,999.99	0.45%
	\$100,000.00 - \$249,999.99	0.95%
	\$250,000.00 - \$499,999.99	1.15%
	\$500,000.00 and over	1.40%

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: 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.