



# Your Statement

Statement 2 (Page 1 of 1)

Account Number 06 2692 35520109

Statement Period 1 Jan 2019 - 31 Mar 2019

Closing Balance \$5,397.37 CR

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



005

THE DIRECTOR  
 48 STEEL TRAP DR  
 BUNGARRIBEE NSW 2767

## Direct Investment Account

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund 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: SVARA GROUPS PTY LTD AS TRUSTEES FOR SVARA

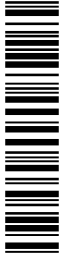
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance														
01 Jan 2019	OPENING BALANCE			\$5,394.86 CR														
01 Jan	Credit Interest		2.51	\$5,397.37 CR														
31 Mar 2019	CLOSING BALANCE			\$5,397.37 CR														
<table border="0"> <tr> <td><b>Opening balance</b></td> <td>-</td> <td><b>Total debits</b></td> <td>+</td> <td><b>Total credits</b></td> <td>=</td> <td><b>Closing balance</b></td> </tr> <tr> <td>\$5,394.86 CR</td> <td></td> <td>Nil</td> <td></td> <td>\$2.51</td> <td></td> <td>\$5,397.37 CR</td> </tr> </table>					<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>	\$5,394.86 CR		Nil		\$2.51		\$5,397.37 CR
<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>												
\$5,394.86 CR		Nil		\$2.51		\$5,397.37 CR												

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
31 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

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



# 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.