



Account Number 06 4194 10598597

Statement Period 25 Jan 2019 - 24 Jul 2019

Closing Balance \$715.97 CR

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



038

THE DIRECTORS  
 194 QUINNS HILL RD WEST  
 STAPYLTON QLD 4207

## 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 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: CARUSO AND JOHNSON PTY LTD AS TRUSTEES F  
 OR REGAN AND ROSS SUPERFUND

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
25 Jan	2019 OPENING BALANCE			\$5,312.92 CR
25 Jan	Direct Credit 481471 SuperChoice P/L PC240119-000384173		621.08	\$5,934.00 CR
07 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR2361295991		492.09	\$6,426.09 CR
08 Feb	Direct Credit 481471 SuperChoice P/L PC070219-000393125		621.10	\$7,047.19 CR
13 Feb	Direct Debit 181547 ALLIANZ INSURE 165330731018119044	398.56		\$6,648.63 CR
21 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR2371781843		492.09	\$7,140.72 CR
22 Feb	Direct Credit 481471 SuperChoice P/L PC210219-000402220		655.60	\$7,796.32 CR
07 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR2382565926		492.09	\$8,288.41 CR
08 Mar	Direct Credit 481471 SuperChoice P/L PC070319-000411911		621.08	\$8,909.49 CR
13 Mar	Direct Debit 181547 ALLIANZ INSURE 165330731011319072	398.56		\$8,510.93 CR
21 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR2393081064		492.09	\$9,003.02 CR
22 Mar	Direct Credit 481471 SuperChoice P/L PC210319-000420632		621.08	\$9,624.10 CR



Account Number

06 4194 10598597



Date	Transaction	Debit	Credit	Balance
04 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR2403540443		492.09	\$10,116.19 CR
05 Apr	Direct Credit 481471 SuperChoice P/L PC040419-000430616		621.10	\$10,737.29 CR
15 Apr	Direct Debit 181547 ALLIANZ INSURE 165330731015019105	398.56		\$10,338.73 CR
18 Apr	Direct Credit 481471 SuperChoice P/L PC170419-000439798		626.26	\$10,964.99 CR
18 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR2413869758		79.85	\$11,044.84 CR
01 May	Credit Interest		12.00	\$11,056.84 CR
03 May	Direct Credit 481471 SuperChoice P/L PC020519-000449519		671.98	\$11,728.82 CR
13 May	Direct Credit 198837 Allianz Australi PO 1 30 5137670		1,992.80	\$13,721.62 CR
16 May	Direct Credit 361578 QUICKSUPER QUICKSPR2433639385		1,379.06	\$15,100.68 CR
17 May	Direct Credit 481471 SuperChoice P/L PC160519-000460137		671.98	\$15,772.66 CR
22 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	15,387.91		\$384.75 CR
30 May	Direct Credit 361578 QUICKSUPER QUICKSPR2443435551		492.52	\$877.27 CR
31 May	Direct Credit 481471 SuperChoice P/L PC300519-000470483		675.32	\$1,552.59 CR
01 Jun	Credit Interest		11.28	\$1,563.87 CR
06 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,493.45		\$70.42 CR
13 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR2453433781		492.52	\$562.94 CR
14 Jun	Direct Credit 481471 SuperChoice P/L PC130619-000480447		671.98	\$1,234.92 CR
24 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR2460889146		492.52	\$1,727.44 CR
27 Jun	Direct Credit 481471 SuperChoice P/L PC260619-000491554		671.98	\$2,399.42 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$94.85			
01 Jul	WITHHOLDING Tax withheld for this account to June 30, 2019 is \$6.00			
09 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	681.40		\$1,718.02 CR
11 Jul	Direct Credit 481471 SuperChoice P/L PC100719-000501085		671.78	\$2,389.80 CR

Account Number

06 4194 10598597

Date	Transaction	Debit	Credit	Balance
11 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR2473253044		492.52	\$2,882.32 CR
17 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	2,166.35		\$715.97 CR
24 Jul	2019 CLOSING BALANCE			\$715.97 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$5,312.92 CR		\$20,924.79		\$16,327.84		\$715.97 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
24 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.90%

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](https://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](https://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](https://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.

