

# Commonwealth Bank

Issued by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (Commonwealth Bank)  
and is administered by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809  
AFSL 235035 (CMLA), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank.

GPO Box 3306  
SYDNEY NSW 2001  
[www.commbank.com.au](http://www.commbank.com.au)

Customer Contact Centre: 13 2015  
Facsimile: 1800 002 715  
Email: [service@cba.com.au](mailto:service@cba.com.au)

Miss C I Kimber  
2a Bay St  
MOSMAN NSW 2088

10 November 2017

Dear Miss Kimber

**Superannuation Savings Account**  
**Account Number : 187812730**

As requested, we have closed the above account.

The amount of \$9,144.63, of which \$9,144.63 must be compulsorily preserved, has been transferred to KIMGRATS SUPER FUND in accordance with your instructions.

A final account statement is enclosed, together with a Rollover benefits statement relating to the payment of these benefits.

We thank you for your past custom and wish you well for the future.

Should you require further information, simply call our Customer Contact Centre on 13 2015 between 8.30 am to 6 pm (Sydney time), Monday to Friday.

Yours sincerely

**Customer Service Team**  
**The Colonial Mutual Life Assurance Society Limited**

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# Rollover benefits statement

## Section A: Receiving fund

1. Australian business number (ABN) 37 494 427 971
2. KIMGRATS SUPER FUND
3. 2A BAY STREET  
MOSMAN 2088

- 4a. Unique Superannuation Identifier (USI): N/A
- 4b. Member client identifier: C KIMBER

## Section B: Member's details

5. Tax file number (TFN) 855-195-823
6. Full name MISS Camille Isobel Kimber
7. Postal address 2a Bay St  
MOSMAN NSW 2088
8. Date of birth 08/06/1991
9. Sex F
10. Daytime phone number 0499144169
11. Email address Camille.Kimber@gmail.Com

## Section C: Rollover transaction details

12. Service period start date 12/05/2009
13. Tax components:

Tax free component	\$2,001.97	
KiwiSaver Tax-free component	\$0.00	
Taxable component:		
Element taxed in the fund	\$7,142.66	
Element untaxed in the fund	\$0.00	
Tax components TOTAL		\$9,144.63
14. Preservation amounts:

Preserved amount	\$9,144.63	
KiwiSaver preserved amount	\$0.00	
Restricted non-preserved amount	\$0.00	
Unrestricted non-preserved amount	\$0.00	
Preservation amounts TOTAL		\$9,144.63

## Section D: Non-complying funds

15. Contributions made to a non-complying fund on or after 10 May 2006. \$0.00

## Section E: Transferring fund

16. Fund's ABN 48 123 123 124
17. Fund's Name Commonwealth Bank of Australia
18. Contact Name Customer Contact Centre
19. Email address service@cba.com.au
- Daytime phone number 13 2015

## Section F: Declaration

TRUSTEE, DIRECTOR OR AUTHORISED OFFICER DECLARATION:  
I declare that the information contained in the statement is true and correct.

ELISSA JAMES

Date 10/11/2017



**MISS C I KIMBER**  
**2A BAY STREET**  
**MOSMAN NSW 2088**

Statement begins 01/07/2017

Statement ends 10/11/2017

Account balance \$0.00

Enquiries 13 2015  
 8:30am to 6pm, (Sydney time)  
 Monday to Friday

Account number 187812730

**Superannuation Savings Account**

Name: CAMILLE ISOBEL KIMBER

**Preservation details of withdrawal benefit**

Preserved	\$9,144.63	Unrestricted non-preserved	\$0.00
Restricted non-preserved	\$0.00		

**Deposit details**

Employer contributions	\$62.46	Personal contributions	\$0.00
Rollovers and transfers	\$0.00	Spouse contributions	\$0.00
		Govt co-contributions	\$0.00

**Net annual effective interest rate standard rate component**

Account balance	2012/2013 %	2013/2014 %	2014/2015 %	2015/2016 %	2016/2017 %	Compound average % pa
\$0 < \$1,000	1.9	1.2	1.2	1.0	0.8	1.2
\$1,000 < \$5,000	1.9	1.2	1.2	1.0	0.8	1.2
\$5,000 < \$10,000	1.9	1.2	1.2	1.0	0.8	1.2
\$10,000 < \$50,000	2.1	1.5	1.4	1.1	0.9	1.4
\$50,000 and over	2.3	1.7	1.5	1.2	0.9	1.5

**Net annual effective interest rate standard rate component for period 01/07/2017 to 10/11/2017**

Account balance	\$0 < \$1,000	\$1,000 < \$5,000	\$5,000 < \$10,000	\$10,000 < \$50,000	\$50,000 and over
%	0.85	0.26	0.26	0.00	0.00

This is the net rate of interest after deducting earnings tax of 15%. It does not take into account bonus interest you may have received - see transaction details and the 'Explanatory notes' section.

**Other transaction details**

Total interest paid this statement period	\$36.82
Total fees deducted this statement period	\$12.75
Total withdrawals (if any)	\$9,144.63

**Insurance option details (excludes account balance)**

Amount of death cover	Nil
Amount of TPD* cover (if applicable)	Nil

\*Total and Permanent Disability

Superannuation Savings Account  
 Statement details  
 Account number :187812730

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 From 01/07/2017 to 10/11/2017

Superannuation Savings Account Standard rate component

Date	Transaction detail	Debits	Credits	Balance
01/07/2017	Opening balance			9,072.99
15/09/2017	Interest payment		22.85	
	Earnings tax	3.43		9,092.41
24/10/2017	Deposit - Employer contribution		62.46	
	Contributions tax	9.36		9,145.51
10/11/2017	Account closed			
	Administration fee	12.75		
	Interest payment		13.97	
	Earnings tax	2.10		
	Withdrawal benefit	9,144.63		
10/11/2017	Closing balance			0.00

Superannuation Savings Account  
 Statement details  
 Account number: 187812730

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 From 01/07/2017 to 10/11/2017

**Balance summary**

Opening balance at 01/07/2017 \$9,072.99  
 Withdrawal benefit at 01/07/2017 \$9,072.99  
 (see notes section for explanation of withdrawal benefit)

Closing balance at 10/11/2017 \$0.00

As at 10/11/2017  
 Standard rate component \$0.00

## Explanatory notes

The information provided on this statement is for this statement period only. Please check that the entries listed on this statement are correct - if there are any errors, please call us on 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday.

### Interest rates

Superannuation Savings Account offers two investment options: the Standard rate component and the Fixed rate component. In addition, bonus interest may be payable from time to time as part of promotional offers. Any bonus interest paid will be noted in the transactions details of this statement. Current interest rates are available online at [commbank.com.au/ssaforms](http://commbank.com.au/ssaforms) or by calling us on 13 2015.

### Contributions

You and your employer can make contributions to the Superannuation Savings Account by a Regular Savings Plan (Direct Debit) and BPAY. To make regular contributions by Direct Debit, complete a Direct Debit Request (DDR) form available to download from [commbank.com.au/ssaforms](http://commbank.com.au/ssaforms) or, to request a copy of the DDR simply call us on 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday.

### Telephone & Internet Banking - BPAY®

Call your bank, credit union or building society and follow the prompts to make a BPAY contribution to your Superannuation Savings Account. Alternatively, you can go to [www.bpay.com.au](http://www.bpay.com.au) for more information.



Biller Codes:	Employer contributions:	131094
	Personal contributions:	131078
	Spouse contributions:	131060

CRN: 187812730

® Registered to BPAY Pty Ltd ABN 69 079 137 518

### Member benefit protection

If at any time your account balance is less than \$1,000 and it includes or has included superannuation guarantee or award contributions, superannuation regulations limit the amount of administration fees and charges that can be deducted from your account. Member benefit protection does not apply to insurance premiums deducted for your insurance cover (if any).

### Administration fee

The annual administration fee is \$35 for accounts with a balance of \$1,000 and over.

### Low risk superannuation

Your investment in the Superannuation Savings Account is an interest bearing deposit account with the Commonwealth Bank. This low risk approach means your Superannuation Savings Account retirement benefits may not be as high in the long term as for higher risk superannuation arrangements. There are other superannuation arrangements that may provide a greater return over the long term. You may wish to seek information about the rates of return of those other superannuation arrangements.

Consistently higher returns over the longer term can add to your retirement benefit and we want to help you get there. The Commonwealth Bank Group provides alternative superannuation solutions that offer the potential for higher returns and our staff will be happy to offer you a no obligation consultation with a Commonwealth Financial Planner. Commonwealth Financial Planners are representatives of Commonwealth Financial Planning Limited ABN 65 003 900 169 AFSL 231139, which is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.

### Contributions tax

Contributions tax of 15% applies generally on all award, superannuation guarantee, employer additional, salary sacrifice contributions, a portion of some rollovers and transfers and personal contributions claimed as a tax deduction.

### Life insurance

The underwriter of the Life Insurance option is The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035. On exit from your Superannuation Savings Account your insurance cover ceases and there is no option to continue cover.

The amount of Death or Death and TPD cover, if any, included on the front of this statement represents the amount of cover held as at the closing date of this statement. Further information regarding the insurance coverage available to you can be obtained by calling us on 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday.

### Death and disability benefits

Benefits payable upon your death or total and permanent disablement under Superannuation Savings Account's terms and conditions will be your account balance (including, if Superannuation Savings Account Life Insurance cover is held at the relevant date, any death or TPD claim proceeds) plus accrued interest (at the relevant date).

Superannuation contributions surcharge

The Commonwealth Government removed the Superannuation contributions surcharge with effect from 1 July 2005. Please note the Australian Taxation Office (ATO) will continue to issue surcharge assessments after 1 July 2005 for prior financial years.

The ATO will contact you directly regarding any surcharge obligations. Any surcharge payable will be debited from your account solely on instructions to us from the ATO.

Selected Eligible Rollover Fund

An eligible rollover fund (ERF) is a fund which allows a retirement savings account provider to transfer benefits in certain circumstances.

The Commonwealth Bank has selected the SuperTrace Eligible Rollover Fund ABN 73 703 878 235 (SuperTrace) as the fund to which your benefits may be transferred if:

- you or your employer (if they open a Superannuation Savings Account on your behalf) exercise cooling-off rights and the nominated fund or retirement savings account will not accept the transfer, or you (or your employer) fail to nominate a fund or retirement savings account.
- written communications to you are returned unclaimed (and you become a 'lost Superannuation Savings Account holder').
- we are unable to allocate a transfer or rollover to your account and the transferor will not accept a refund of the monies.

The Trustee of SuperTrace is Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983.

The contact details for SuperTrace are:

SuperTrace Eligible Rollover Fund Administrator  
 Locked Bag 5429  
 Parramatta NSW 2124  
 Telephone: 1300 788 750

If your benefit is transferred to SuperTrace then you will cease to be a holder of a Superannuation Savings Account and you become a member of SuperTrace.

Family law

Family law provides for division of superannuation interests on separation or divorce. For full details regarding Family law processes which can occur in relation to the Superannuation Savings Account, please refer to the Tax and other information brochure, available at [commbank.com.au/ssafirms](http://commbank.com.au/ssafirms) or call us on 1300 730 324 between 9.00am and 5.00pm (Sydney time), Monday to Friday.

Withdrawal benefit

The withdrawal benefit represents what you would have received had you withdrawn your Superannuation Savings Account as at the date specified on the statement (before the deduction of any applicable withdrawal tax). It includes interest accrued but not yet credited to your account (for both the Standard Rate component and any Fixed Term deposits). It is net of any pro-rata annual administration fee applicable and the early termination fee for any Fixed Term deposits. Please note the early termination fee will only apply if you withdraw a fixed term deposit prior to maturity. The amounts on which the information is based may change. To confirm your withdrawal benefit prior to withdrawal please contact us on 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday.

Provision of your Tax File Number (TFN)

If you have not supplied your TFN we are only allowed to accept employer contributions to your account. Further, if your account was opened:

- before 1 July 2007, an extra 34% tax has been imposed on all contributions when more than \$1,000 of contributions have been made to your account in the financial year; or
- on or after 1 July 2007, an extra 34% tax has been imposed on all contributions made to your account

If applicable, this transaction has been displayed on your statement as 'No TFN contributions tax'.

Should you choose to provide your TFN within three years after the financial year ending on 30 June in which the extra tax was deducted, you may be eligible for a refund of this extra tax paid. In addition, we will be able to accept other contribution types to your account (including personal contributions).

Concessional contributions can include employer contributions, salary-sacrificed contributions and self employed contributions (for which a tax deduction has been claimed).

Preserved benefit

In accordance with Government preservation rules, the preserved portion of your benefit is not generally available in cash until you have reached your preservation age and permanently retired, until you have reached age 65 or upon death or permanent incapacity. Your benefit may also be payable on specified compassionate grounds or if you are suffering severe financial hardship (conditions apply). Please refer to your PDS or the Tax and other information brochure for more information on accessing your benefits.

Restricted non-preserved benefit

Your restricted non-preserved benefit is generally made up of contributions made by you, prior to 1 July 1999, which have not been claimed as a tax deduction. This benefit becomes payable in cash if you satisfy a condition of release (refer to preserved benefit above).

Unrestricted non-preserved benefit

This benefit may be cashed in at any time, subject to any tax and minimum balance requirements (if applicable).

Release authority

If you have exceeded your concessional or non-concessional contribution limits, the ATO will have issued you with a "Release Authority" (used to request the payment of tax on the excess amount). This is displayed on your statement as 'Tax on excess contributions'.

Enquiries and complaints resolution

The Commonwealth Bank is obliged to provide you with any information you reasonably require to understand your benefit entitlements. Further information about this product is available on request.

If you would like further information about this product, require assistance in understanding your benefit entitlements, have any other general enquiries, please call us on 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday. Alternatively you can write to us at **GPO Box 3306 Sydney NSW 2001**.

If you wish to lodge a complaint, you should write to:

The Complaints Manager  
Customer Relations  
Commonwealth Bank Group  
Reply Paid 41  
Sydney NSW 2001

Please mark your letter "Notice of Complaint". Upon receipt of your complaint, the Complaints Manager will investigate the cause of your concern and respond to you as quickly as possible. If the matter cannot be resolved quickly, you will be kept informed of progress.

If you are not satisfied with our handling of your complaint or our decision, you may have the right to lodge a complaint with the Superannuation Complaints Tribunal.

Superannuation Complaints Tribunal (SCT)

Before the SCT has jurisdiction to deal with the matter, it must be satisfied that the complaint was previously made to an appropriate person under our internal enquiries and complaints arrangements. The SCT cannot deal with your complaint until you have made reasonable efforts to have the complaint resolved by us.

If, after you have made a complaint to us, you are not satisfied with the response, or do not receive a response within 90 days, you can lodge a complaint with the SCT.

The SCT cannot deal with certain matters, for example, decisions that relate to the management of the product as a whole, such as investment performance, the level of fees and charges or employer decisions.

If the SCT accepts the complaint, it will attempt to resolve the matter through conciliation. If a complaint cannot be resolved by conciliation and has not been withdrawn by the SCT, it proceeds to Review. This means the SCT will consider submissions and make a decision to determine the outcome of the complaint.

To contact the SCT, you can telephone 1300 884 114 between 9am and 5pm AEST, Monday to Friday from anywhere in Australia. Alternatively, visit their website at [www.sct.gov.au](http://www.sct.gov.au).

Reference to 'Excess Contributions Tax' on your statement

References to 'Excess Contributions Tax' on your transaction history may refer to one or more of the following:

- An 'Excess Contributions Tax' Release Authority, paid as per your request; or
- A 'Division 293' Release Authority, paid as per your request.

Further information

For more information and changes regarding your account, you can refer to the Superannuation Savings Account Tax and other information brochure which is available to download from [commbank.com.au/ssafoms](http://commbank.com.au/ssafoms) or by calling us on 13 2015 between 8.30am and 6pm (Sydney time), Monday to Friday. Alternatively you can write to us at **GPO Box 3306 Sydney NSW 2001**.

The Commonwealth Bank Superannuation Savings Account is issued by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (Commonwealth Bank) and administered by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank.