



Account Number 06 2347 10191034

Statement Period 6 Mar 2023 - 5 Jun 2023

Closing Balance \$2,445.23 CR

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



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MRS J REINHARD  
 UNIT 74 1 ADDISON RD  
 MANLY NSW 2095

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, 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: LIFE IS GOOD 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
06 Mar 2023	OPENING BALANCE			\$3,503.12 CR
27 Mar	Direct Debit 002631 BT Life Insuranc YL145842 062-347	1,152.83		\$2,350.29 CR
27 Mar	Direct Debit 438876 WOOLWORTHS INSUR 49813505	253.25		\$2,097.04 CR
27 Mar	Direct Debit 438876 WOOLWORTHS INSUR 49817249	150.20		\$1,946.84 CR
28 Mar	Direct Credit 128594 LANDLORD PMT MAR LANDLORD PAYMENT		3,602.02	\$5,548.86 CR
31 Mar	BUNNINGS CommBank app BPAY 4 2429033737 Bunnings	157.02		\$5,391.84 CR
01 Apr	MBL CARD SERVICES NetBank BPAY 423251 4984161170654455 internet	69.00		\$5,322.84 CR
03 Apr	Direct Debit 024001 PERPETUAL 19278263 SFB1 MMG	3,152.63		\$2,170.21 CR
27 Apr	Direct Credit 128594 LANDLORDPMT APR2 LANDLORD PAYMENT		4,181.03	\$6,351.24 CR
27 Apr	Direct Debit 438876 WOOLWORTHS INSUR 50101611	253.25		\$6,097.99 CR
27 Apr	Direct Debit 438876 WOOLWORTHS INSUR 50105450	150.20		\$5,947.79 CR





Date	Transaction	Debit	Credit	Balance			
01 May	MBL CARD SERVICES NetBank BPAY 423251 4984161170654455	69.00		\$5,878.79 CR			
01 May	Direct Debit 024001 PERPETUAL 19278263 SFB1 MMG	3,192.48		\$2,686.31 CR			
01 May	Direct Debit 002631 BT Life Insuranc YL145841 062-347	1,823.13		\$863.18 CR			
24 May	Transfer from CommBank app Funding chqacct		1,000.00	\$1,863.18 CR			
24 May	HUNTER WATER CommBank app BPAY 7 07465000006 water rates	458.76		\$1,404.42 CR			
26 May	Direct Credit 128594 LANDLORDPMT MAY LANDLORD PAYMENT		3,602.14	\$5,006.56 CR			
29 May	Direct Debit 438876 WOOLWORTHS INSUR 50392022	253.25		\$4,753.31 CR			
29 May	Direct Debit 438876 WOOLWORTHS INSUR 50395697	150.20		\$4,603.11 CR			
31 May	LAKE MACQUARIE COUNC CommBank app BPAY 7 00251983 land rates	640.40		\$3,962.71 CR			
01 Jun	MBL CARD SERVICES NetBank BPAY 423251 4984161170654455	69.00		\$3,893.71 CR			
01 Jun	Direct Debit 024001 PERPETUAL 19278263 SFB1 MMG	3,192.48		\$701.23 CR			
05 Jun	Transfer from NetBank funding chq acct		5,000.00	\$5,701.23 CR			
05 Jun	Transfer to other Bank NetBank 10767	244.20		\$5,457.03 CR			
05 Jun	Transfer To BWR Accounting NetBank 2023-000352	3,011.80		\$2,445.23 CR			
05 Jun	2023 CLOSING BALANCE			\$2,445.23 CR			
<b>Opening balance</b>		<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
\$3,503.12 CR			\$18,443.08		\$17,385.19		\$2,445.23 CR

**Transaction Summary during 1st March 2023 to 31st May 2023**

Transaction Type	01 Mar to 31 Mar	01 Apr to 30 Apr	01 May to 31 May	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Cheques written	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Cheque deposit	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Over the counter deposit	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Quick deposits	0	0	0	0	0	\$3.00	<b>\$0.00</b>
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	<b>\$0.00</b>
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

**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](https://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](https://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

**IMPORTANT NOTICE****Reminder about Cheque and Assisted transaction fees.**

A \$3 fee will be charged for each Quick Deposit, Cheque and Assisted transaction while you are on the \$0 Monthly Account Fee option. This includes over the counter deposits/withdrawals, cash/cheque deposits made via the Quick Deposit Box or Quick Cash Envelopes, cheques deposited at an ATM and withdrawals/transfers made via telephone banking using an operator.

For a full list of fees on your account visit [commbank.com.au/BTAterms](https://commbank.com.au/BTAterms)

If you are processing a number of these transactions each month you may want to consider switching account fee options<sup>^</sup>. The \$10 Monthly Account Fee option includes 20 Quick Deposit, Cheque and Assisted transactions per month.

For more information on how to switch visit [commbank.com.au/btsamoreinfo](https://commbank.com.au/btsamoreinfo)

<sup>^</sup>This information has been prepared without taking into account your individual or business needs and objectives. You can view the Terms and Conditions for Business Transaction and Savings Accounts, our Financial Services Guide and the Electronic Banking Terms and Conditions at [commbank.com.au/bta](https://commbank.com.au/bta) and should consider them before making any decision about these products.



# Financial difficulty support for your business

All businesses may experience financial difficulty at some time. But getting support is important and we're here to help. To learn how we can support you, visit [commbank.com.au/bfa](https://commbank.com.au/bfa), contact your Relationship Manager or the Business Financial Assistance team on 13 2607 at any time.



# 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: We cannot request a chargeback on BPAY payments 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.