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MRS J REINHARD
 UNIT 74 1 ADDISON RD
 MANLY NSW 2095

Account Number 06 2347 10191034

Statement Period 6 Sep 2022 - 5 Dec 2022

Closing Balance \$489.94 CR

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

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. 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.

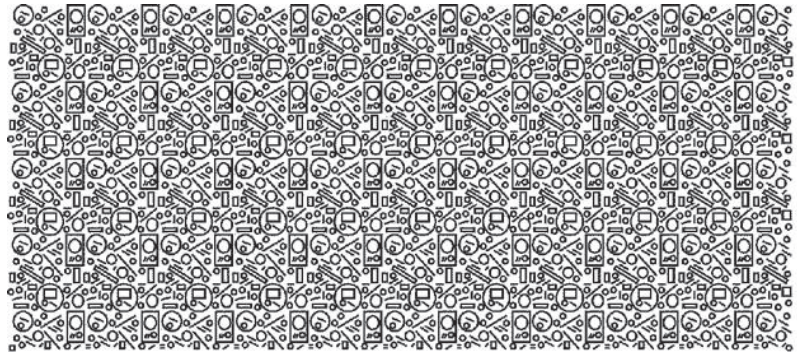
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Sep 2022	OPENING BALANCE			\$1,683.91 CR
07 Sep	Transfer To SATS CommBank App 9713421	99.00		\$1,584.91 CR
27 Sep	Direct Debit 438876 WOOLWORTHS INSUR 48041135	103.56		\$1,481.35 CR
27 Sep	Direct Debit 438876 WOOLWORTHS INSUR 48037517	170.73		\$1,310.62 CR
29 Sep	HUNTER WATER CommBank app BPAY 7 07465000006 water rates DC	481.05		\$829.57 CR
30 Sep	Direct Credit 128594 LANDLORD PMT SEP LANDLORD PAYMENT		4,181.13	\$5,010.70 CR
01 Oct	MBL CARD SERVICES NetBank BPAY 423251 4984161170654455 internet	69.00		\$4,941.70 CR
03 Oct	Direct Debit 024001 PERPETUAL 19278263 SFB1 MMG	2,788.21		\$2,153.49 CR
27 Oct	Direct Debit 438876 WOOLWORTHS INSUR 48332652	170.73		\$1,982.76 CR
27 Oct	Direct Debit 438876 WOOLWORTHS INSUR 48336425	103.56		\$1,879.20 CR
31 Oct	Direct Credit 128594 LANDLORD OCT PMT LANDLORD PAYMENT		4,436.02	\$6,315.22 CR



Account Number

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Date	Transaction	Debit	Credit	Balance
01 Nov	MBL CARD SERVICES NetBank BPAY 423251 4984161170654455 internet	69.00		\$6,246.22 CR
01 Nov	Direct Debit 024001 PERPETUAL 19278263 SFB1 MMG	2,909.29		\$3,336.93 CR
04 Nov	TFNSW MARITIME CommBank app BPAY 1 181428397838 mooring licence	394.00		\$2,942.93 CR
21 Nov	LAKE MACQUARIE COUNC CommBank app BPAY 7 00251983 land rates	640.40		\$2,302.53 CR
28 Nov	Direct Debit 438876 WOOLWORTHS INSUR 48638441	103.56		\$2,198.97 CR
28 Nov	Direct Debit 438876 WOOLWORTHS INSUR 48634212	170.73		\$2,028.24 CR
01 Dec	MBL CARD SERVICES NetBank BPAY 423251 4984161170654455 internet	69.00		\$1,959.24 CR
01 Dec	Direct Debit 024001 PERPETUAL 19278263 SFB1 MMG	2,969.30		\$1,010.06 DR
01 Dec	Transfer from CommBank app Trf to chqacct		1,500.00	\$489.94 CR
05 Dec	2022 CLOSING BALANCE			\$489.94 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,683.91 CR		\$11,311.12		\$10,117.15		\$489.94 CR

Transaction Summary during 1st September 2022 to 30th November 2022

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee							\$0.00
Paper Statement Fee							\$2.50

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

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, website for more information.

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

Email: 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

If you are processing a number of these transactions each month you may want to consider switching account fee options[^]. 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

[^]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 and should consider them before making any decision about these products.



Important Notice

Changes to cheque access from 3 June 2023

We are phasing out cheque access¹ from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply².
- If a cheque book was not issued for your account² before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on commbank.com.au

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit

For your personal accounts you can also use phone banking to transfer money to someone or between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit commbank.com.au/changes-to-cheques

¹ Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

² Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit commbank.com.au/changes-to-cheques

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