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MRS J REINHARD
 UNIT 74 1 ADDISON RD
 MANLY NSW 2095

Account Number 06 2347 10191034

Statement Period 6 Dec 2022 - 5 Mar 2023

Closing Balance \$3,503.12 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 Dec 2022	OPENING BALANCE			\$489.94 CR
14 Dec	Direct Credit 128594 LANDLORDPMT NOV LANDLORD PAYMENT		5,550.03	\$6,039.97 CR
28 Dec	Direct Debit 438876 WOOLWORTHS INSUR 48928003	170.73		\$5,869.24 CR
28 Dec	Direct Debit 438876 WOOLWORTHS INSUR 48931471	103.56		\$5,765.68 CR
01 Jan	MBL CARD SERVICES NetBank BPAY 423251 4984161170654455 internet	69.00		\$5,696.68 CR
03 Jan	Direct Credit 128594 LANDLORDPMT DEC LANDLORD PAYMENT		1,801.01	\$7,497.69 CR
03 Jan	Direct Debit 024001 PERPETUAL 19278263 SFB1 MMG	3,030.25		\$4,467.44 CR
20 Jan	Transfer to xx2150 CommBank app Inv7117	310.00		\$4,157.44 CR
23 Jan	Transfer from CommBank app Funding cheque acc		3,300.00	\$7,457.44 CR
23 Jan	Transfer To BWR Accounting CommBank App 2023000166	3,311.00		\$4,146.44 CR
23 Jan	TAX OFFICE PAYMENTS CommBank app BPAY 7 8003498123924 FY22	259.00		\$3,887.44 CR



Account Number

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Date	Transaction	Debit	Credit	Balance
27 Jan	Direct Debit 438876 WOOLWORTHS INSUR 49226008	103.56		\$3,783.88 CR
27 Jan	Direct Debit 438876 WOOLWORTHS INSUR 49222407	170.73		\$3,613.15 CR
30 Jan	HUNTER WATER CommBank app BPAY 7 07465000006 water rates	422.54		\$3,190.61 CR
31 Jan	Direct Credit 128594 LANDLORDPMTJAN LANDLORD PAYMENT		4,213.02	\$7,403.63 CR
01 Feb	MBL CARD SERVICES NetBank BPAY 423251 4984161170654455 internet	69.00		\$7,334.63 CR
01 Feb	Direct Debit 024001 PERPETUAL 19278263 SFB1 MMG	3,093.63		\$4,241.00 CR
07 Feb	Transfer To Peter Elkington Electrical CommBank App Inv 797	100.00		\$4,141.00 CR
15 Feb	ASIC NetBank BPAY 17301 2291492147916 RPI AnnualCompStmt	290.00		\$3,851.00 CR
27 Feb	BUNNINGS CommBank app BPAY 4 2429033737 Bunnings	43.46		\$3,807.54 CR
27 Feb	Direct Debit 438876 WOOLWORTHS INSUR 49526914	103.56		\$3,703.98 CR
27 Feb	Direct Debit 438876 WOOLWORTHS INSUR 49523047	170.73		\$3,533.25 CR
28 Feb	Direct Credit 128594 LANDLORDPMTFEB23 LANDLORD PAYMENT		3,772.90	\$7,306.15 CR
28 Feb	LAKE MACQUARIE COUNC CommBank app BPAY 7 00251983 land rates	640.40		\$6,665.75 CR
01 Mar	MBL CARD SERVICES NetBank BPAY 423251 4984161170654455 internet	69.00		\$6,596.75 CR
01 Mar	Direct Debit 024001 PERPETUAL 19278263 SFB1 MMG	3,093.63		\$3,503.12 CR
05 Mar	2023 CLOSING BALANCE			\$3,503.12 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$489.94 CR		\$15,623.78		\$18,636.96		\$3,503.12 CR

Transaction Summary during 1st December 2022 to 28th February 2023

Transaction Type	01 Dec to 31 Dec	01 Jan to 31 Jan	01 Feb to 28 Feb	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	\$0.00
Paper Statement Fee						\$2.50	\$0.00

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
- Transferring money to a BSB and Account Number or 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 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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