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MISS XINYING JIANG UNIT 1 34 WARNES RD MITCHAM VIC 3132

# Your Statement

Statement 5		(Page 1 of 2)		
Account Number		06 7167 29099619		
Statement Period	19 Se	p 2022 - 18 Mar 2023		
Closing Bala	Nil			
Enquiries		13 1998		
(24 hours a day, 7 days a week)				



## **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.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: XINYING JIANG SUPER PTY LTD ITF XINYING

JIANG SF

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

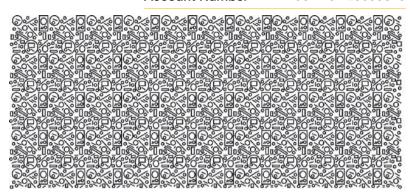
cleared.

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	ı				Debit	Cred	it	Balance
19 Sep 2022 OPENING	BALANCE							Nil
18 Mar 2023 CLOSING	i BALANCE							Nil
	Opening balance	-	Total debits	+	Total cre	edits	=	Closing balance
	Nil		Nil			Nil		Nil

Your Credit Interest Rate Summary					
Date	Balance	Standard Credit Interest Rate (p.a.)			
18 Mar	Less than \$10,000.00 \$10,000.00 and over	0.35% 2.45%			

Note. Interest rates are effective as at the date shown but are subject to change.



#### **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: <a href="mailto:commbank.com.au/support/compliments-and-complaints.html">commbank.com.au/support/compliments-and-complaints.html</a>

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**

## Changes to cheque access from 3 June 2023

We are phasing out cheque access<sup>1</sup> 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 apply<sup>2</sup>.
- If a cheque book was not issued for your account<sup>2</sup> 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

- <sup>1</sup> 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.
- 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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