



045

MR JOHN ROWLAND  
 6 TRIZOLPIC CT  
 LONSDALE SA 5160

Account Number 06 5518 10155718

Statement Period 1 Apr 2022 - 30 Jun 2022

Closing Balance \$592,549.86 CR

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

## Cheque Acct Bearing Interest

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.

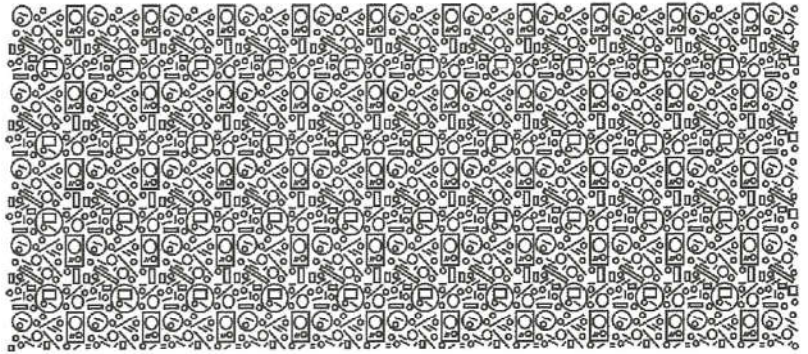
Name: JOHN CHARLES ROWLAND AND  
 CELIA FRANCIS ROWLAND IN TRUST FOR  
 ROWLAND SUPERANNUATION FUND

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
01 Apr	2022 OPENING BALANCE			\$576,310.30 CR
01 Apr	Credit Interest		4.89	\$576,315.19 CR
01 Apr	Account Fee	5.00		\$576,310.19 CR
01 Apr	Transaction Fee	9.00		\$576,301.19 CR
07 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR3181122783		1,925.20	\$578,226.39 CR
07 Apr	Chq 000369 presented REYNELLA	229.00		\$577,997.39 CR
07 Apr	Chq 000370 presented <i>No Name on Cheque</i>	2,400.00		\$575,597.39 CR
08 Apr	Chq 000372 presented	707.29		\$574,890.10 CR
11 Apr	Chq 000368 presented 06 3042	258.49		\$574,631.61 CR
13 Apr	Direct Credit 301500 RWI Inv No: 191		805.20	\$575,436.81 CR
13 Apr	Direct Credit 301500 RWI Inv No: 189		284.34	\$575,721.15 CR
13 Apr	Direct Credit 301500 RWI Inv No: 188		18,000.00	\$593,721.15 CR
23 Apr	Transfer From JASON MORRIS 25 shoreline rent		620.00	\$594,341.15 CR

\*# 4572.9095.1.2 ZZ258R3 0303 MUJ.R3.S111.D170.L.V06.00.35



Date	Transaction	Debit	Credit	Balance
26 Apr	Chq 000373 presented COLONNADES NOARLUNG	689.00		\$593,652.15 CR
26 Apr	Chq 000374 presented COLONNADES NOARLUNG	732.00		\$592,920.15 CR
27 Apr	Wdl Branch REYNELLA	4,395.00		\$588,525.15 CR
29 Apr	Transfer From JASON MORRIS Rent		620.00	\$589,145.15 CR
29 Apr	Direct Credit 422935 Cross Southern P 25 Shoreline Avenue		1,240.00	\$590,385.15 CR
01 May	Credit Interest		4.72	\$590,389.87 CR
01 May	Account Fee	5.00		\$590,384.87 CR
01 May	Transaction Fee	21.00		\$590,363.87 CR
02 May	Direct Credit 361578 QUICKSUPER QUICKSPR3197073846		1,540.16	\$591,904.03 CR
06 May	Transfer from JASON MORRIS NetBank Rent		620.00	\$592,524.03 CR
13 May	Chq 000375 presented	880.00		\$591,644.03 CR
14 May	Transfer from JASON MORRIS NetBank Rent		620.00	\$592,264.03 CR
20 May	Chq 000377 presented	4,095.00		\$588,169.03 CR
21 May	Transfer From JASON MORRIS Rent		620.00	\$588,789.03 CR
23 May	Chq 000376 presented	550.00		\$588,239.03 CR
30 May	Transfer from JASON MORRIS NetBank Rent		620.00	\$588,859.03 CR
01 Jun	Credit Interest		5.00	\$588,864.03 CR
01 Jun	Account Fee	5.00		\$588,859.03 CR
01 Jun	Transaction Fee	9.00		\$588,850.03 CR
03 Jun	Chq 000379 presented REYNELLA	56.00		\$588,794.03 CR
03 Jun	Transfer from JASON MORRIS NetBank rent		620.00	\$589,414.03 CR
08 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR3224206212		36,129.54	\$625,543.57 CR
09 Jun	Chq 000378 presented	5,826.45		\$619,717.12 CR
13 Jun	Transfer from JASON MORRIS NetBank rent		620.00	\$620,337.12 CR
16 Jun	Chq 000381 presented	6,100.00		\$614,237.12 CR
19 Jun	Transfer from JASON MORRIS NetBank rent		620.00	\$614,857.12 CR
23 Jun	Direct Credit 301500 RWI Inv No: 192		18,265.82	\$633,122.94 CR
24 Jun	Transfer from JASON MORRIS NetBank Rent		620.00	\$633,742.94 CR
29 Jun	Chq 000401 presented REYNELLA	40,000.00		\$593,742.94 CR

4572.9095.1.2.ZZ258R3.0303MU.R3.S111.D170.L.V06.00.35

Date	Transaction	Debit	Credit	Balance
30 Jun	Chq 000383 presented	1,193.08		\$592,549.86 CR
30 Jun	2022 CLOSING BALANCE			\$592,549.86 CR
	<b>Opening balance</b>			
	- <b>Total debits</b>			
	+ <b>Total credits</b>			
	= <b>Closing balance</b>			
	\$576,310.30 CR	\$68,165.31	\$84,404.87	\$592,549.86 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
30 Jun	Less than \$5,000.00	0.01%
	\$5,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

### Transaction Summary during 1st March 2022 to 31st May 2022

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	1	0	0	1	\$3.00	\$3.00
Cheques written	3	6	3	0	12	\$3.00	\$36.00
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
<b>Total</b>	<b>3</b>	<b>7</b>	<b>3</b>	<b>0</b>	<b>13</b>		<b>\$39.00</b>
<b>Account Fee</b>						<b>\$5.00</b>	<b>\$15.00</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](http://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](http://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







045

THE DIRECTOR  
 6 TRIZOLPIC CT  
 LONSDALE SA 5160

Account Number 06 5156 10509835

Statement Period 13 Jan 2022 - 12 Apr 2022

Closing Balance \$861.21 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](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: RWI URBAN PROJECTS PTY LTD

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.

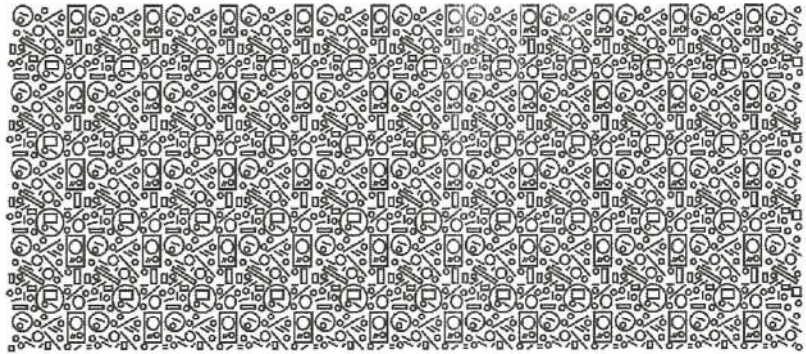
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
13 Jan 2022	OPENING BALANCE			\$891.21 CR
01 Feb	Account Fee	10.00	X	\$881.21 CR
01 Mar	Account Fee	10.00	X	\$871.21 CR
01 Apr	Account Fee	10.00	X	\$861.21 CR
12 Apr 2022	CLOSING BALANCE			\$861.21 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$891.21 CR		\$30.00		Nil		\$861.21 CR

Account Number

06 5156 10509835



### Transaction Summary during 1st January 2022 to 31st March 2022

Transaction Type	01 Jan to 31 Jan	01 Feb to 28 Feb	01 Mar to 31 Mar	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	1	0	0	1	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
<b>Total</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$10.00</b>	<b>\$30.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

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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



Account Number 06 5518 10155718

Statement Period 1 Jan 2022 - 31 Mar 2022

Closing Balance \$576,310.30 CR

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



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MR JOHN ROWLAND  
 6 TRIZOLPIC CT  
 LONSDALE SA 5160

## Cheque Acct Bearing Interest

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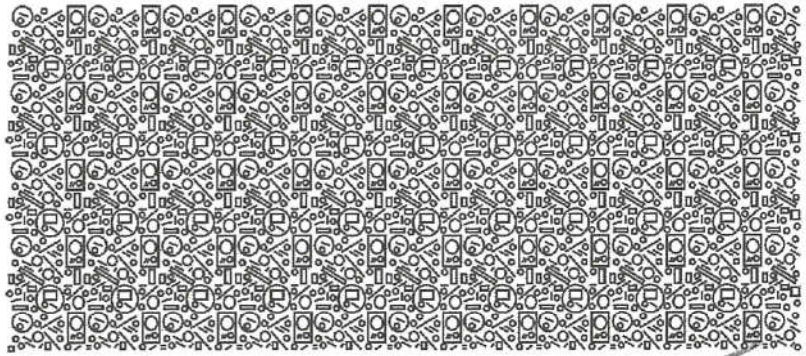
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 CELIA FRANCIS ROWLAND IN TRUST FOR  
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Date	Transaction	Debit	Credit	Balance
01 Jan	2022 OPENING BALANCE			\$577,311.78 CR
01 Jan	Credit Interest		4.77	\$577,316.55 CR
01 Jan	Account Fee	5.00		\$577,311.55 CR
01 Jan	Transaction Fee	6.00		\$577,305.55 CR
06 Jan	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$577,677.55 CR
07 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3119422574		1,925.20	\$579,602.75 CR
19 Jan	Transfer From KRYSTAL SMITH Rent		372.00	\$579,974.75 CR
24 Jan	Chq 000363 presented COLONNADES NOARLUNG	689.00		\$579,285.75 CR
24 Jan	Transfer From KRYSTAL SMITH Rent		372.00	\$579,657.75 CR
27 Jan	Direct Credit 301500 RWI Inv No: 187		885.72	\$580,543.47 CR
28 Jan	Chq 000364 presented COLONNADES NOARLUNG	732.00		\$579,811.47 CR
31 Jan	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$580,183.47 CR

\*# 5489.9365.1.2 ZZ258R3 0303MU.R3.S111.D090.LV06.00.35



Date	Transaction	Debit	Credit	Balance
01 Feb	Credit Interest		4.90	\$580,188.37 CR
01 Feb	Account Fee	5.00		\$580,183.37 CR
01 Feb	Transaction Fee	6.00		\$580,177.37 CR
01 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR3135321315		1,540.16	\$581,717.53 CR
10 Feb	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$582,089.53 CR
10 Feb	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$582,461.53 CR
17 Feb	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$582,833.53 CR
22 Feb	DEPOSIT CASH \$0.00 CHEQUE \$508.17 Branch SEAFORD		508.17	\$583,341.70 CR
01 Mar	Credit Interest		4.46	\$583,346.16 CR
01 Mar	Account Fee	5.00		\$583,341.16 CR
01 Mar	Transaction Fee	9.00		\$583,332.16 CR
04 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR3157910612		1,540.16	\$584,872.32 CR
04 Mar	Chq 000366 presented 96 KING WILLIAM ST	3,124.18		\$581,748.14 CR
07 Mar	Chq 000365 presented	5,059.00		\$576,689.14 CR
31 Mar	Chq 000367 presented 06 3042	378.84		\$576,310.30 CR
31 Mar	2022 CLOSING BALANCE			\$576,310.30 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$577,311.78 CR		\$10,019.02		\$9,017.54		\$576,310.30 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)#
31 Mar	Less than \$5,000.00	0.01%
	\$5,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

5489.9365.1.2 ZZ258F3 0303MUJ.R3.S111.D090.L V06.00.35





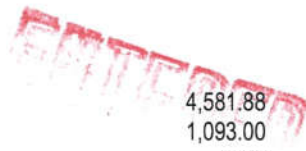
MR JOHN C ROWLAND  
C/- CRASE CONSULTING GROUP PTY LTD  
LEVEL 4 / 18-20 GRENFELL ST  
ADELAIDE SA 5000

Tax period ending 30 June 2021  
Tax file number 565 901 561  
Date of issue 03 March 2022  
Our reference 312 470 919 8533  
Internet: [www.ato.gov.au](http://www.ato.gov.au) Phone enquiries: 13 28 61

## Notice of assessment - year ended 30 June 2021

Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997

Description	Debits \$	Credits \$
<i>Your taxable income is \$229,094</i>		
Tax on your taxable or net income	73,759.30	
<b>Less refundable tax offsets</b>		
Franking credit offset		10,598.00
<b>Assessed tax payable \$63,161.30 DR</b>		
<b>Plus other liabilities</b>		
Medicare levy	4,581.88	
Excess private health reduction or refund (rebate reduced)	1,093.00	
Less tax offset refunds	0.00	
<b>Less Pay as you go (PAYG) credits and other entitlements</b>		
PAYG instalments (as notified in your activity statements)		5,689.00
PAYG withholding (eg tax deducted by your employer or bank)		29,629.00
<b>Result of this notice</b>	<b>33,518.15 DR</b>	



Where any amount is not paid by the due date, General Interest Charge (GIC) accrues on the outstanding balance until the entire amount has been paid

Amount payable on this notice **\$33,518.15 DR**  
Payment for this notice is due **21 April 2022**

Melinda Smith  
Deputy Commissioner of Taxation

Please keep this notice for future reference

Please see over for important information about your assessment

E00000-S00000-F00000

Australian Taxation Office

**PAYMENT SLIP - 01**  
JOHN C ROWLAND



TFN 565 901 561/00551

Amount due **\$33,518.15**

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936

PRN 551 00565 901 561 2501



\*171 551005659015612501

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## IMPORTANT INFORMATION

### Payment of tax

You must pay the amount shown on the front of this notice by the due date even if you have lodged a private ruling application, objection or amendment request. Interest charges will apply if you do not pay by the due date. If you cannot pay your tax on time, phone us on the numbers listed below to discuss your situation.

### Date for payment of other amounts

The date for payment shown on this notice refers only to the balance of this assessment. If you owe us other amounts, the dates for payment of those amounts remain as previously notified.

### If you disagree with your assessment

If you think this assessment is wrong, check all the details on this notice with those on your tax return. If you think there is a problem, phone us on the numbers listed below. You can write to us and object to the assessment if you still disagree with it. Objection forms and information about how to lodge an objection are available from our website at [www.ato.gov.au/object](http://www.ato.gov.au/object) or by phoning the numbers listed below. If you disagree with our decision on your objection you can apply for an independent, external review. When we give you our decision we will let you know if you can apply to the Administrative Appeals Tribunal for a review or appeal to the Federal Court.

### We may amend your assessment

The law gives us time to review information you have given us. Generally, we have two years from the date of the income tax assessment, but in some cases we have longer. If we find the information you provided was not correct we may amend this assessment. More information is available at [www.ato.gov.au/notices](http://www.ato.gov.au/notices)

### Record keeping

You must keep the records, receipts and other documentation you have used to prepare your return. Generally you need to keep them for five years. More information about record keeping is available at [www.ato.gov.au/notices](http://www.ato.gov.au/notices)

### Keeping this notice of assessment for future reference

You should keep this notice as part of your taxation records as you may be asked to provide details from it when phoning us. This notice also contains a reference number required for lodging a future income tax return online.

### Protecting your privacy when you phone us

If you phone us we need to know we are talking to the correct person before providing account information. We will ask you for details only you, or your authorised representative, would know. It will be helpful if you have your tax file number or Australian business number and a copy of this notice ready when you phone us.

### Your rights and obligations

For information about your rights and obligations go to [www.ato.gov.au/taxpayerscharter](http://www.ato.gov.au/taxpayerscharter)

#### How to contact us

For an explanation of this notice:

Individuals – phone us on **13 28 61** (8.00am – 6.00pm Monday to Friday)

Businesses – phone us on **13 28 66** (8.00am – 6.00pm Monday to Friday)

To make an arrangement to pay you can contact our automated self help 24 hours per day, seven days a week on **13 28 65**

If you do not speak English and need help from us phone the Translating and Interpreting Service on **13 14 50**

If you have a hearing or speech impairment phone the National Relay Service on **13 36 77**

## HOW TO PAY

Your payment reference number (PRN) is: 551005659015612501

### BPAY®



Billers code: 75556  
Ref: 551005659015612501

### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at  
[www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

### OTHER PAYMENT OPTIONS

For other payment options, visit [www.ato.gov.au/paymentoptions](http://www.ato.gov.au/paymentoptions)

**Other information relevant to your assessment:**

The Commissioner rounds down certain small amounts that may be owed by you or may be refunded to you. You may have transactions on your account where this has occurred.

Based on your income for surcharge purposes, your private health insurance rebate entitlement has been reduced by the amount shown under other liabilities on your notice. For more information on the private health insurance rebate, visit our website, **[www.ato.gov.au/privatehealthinsurance](http://www.ato.gov.au/privatehealthinsurance)**

Your seniors and pensioners tax offset claim has been disallowed because you did not meet the rebate income test.

## IMPORTANT INFORMATION (CONT.)

### Explanation of terms used in your notice of assessment

#### **Tax on taxable income**

We calculate the amount of tax you pay on your taxable income. We work it out based on the information in your tax return. This amount may be nil.

#### **Tax offsets**

Tax offsets directly reduce the amount of tax you pay. They are not the same as deductions. Deductions are taken off your income before your tax is worked out. With a tax offset, we work out the tax due on your taxable income then reduce it by the total amount of your tax offsets.

#### **Refundable tax offsets and tax offset refunds**

If you are entitled to any refundable tax offsets, they reduce the amount of tax on your taxable income. If the tax on your taxable income is reduced to zero and not all of your refundable tax offsets have been used up, the remaining amount will be shown at 'tax offset refunds'.

This amount will be allocated against any outstanding liabilities, including Medicare.

#### **PAYG credits and other entitlements**

Includes any credits or interest entitlements that have been taken into account in working out your refund or amount owing. An example of these credits is any tax that was deducted by your employer or bank from payments they made to you during the financial year.



045

MR JOHN ROWLAND  
 6 TRIZOLPIC CT  
 LONSDALE SA 5160

## Cheque Acct Bearing Interest

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.

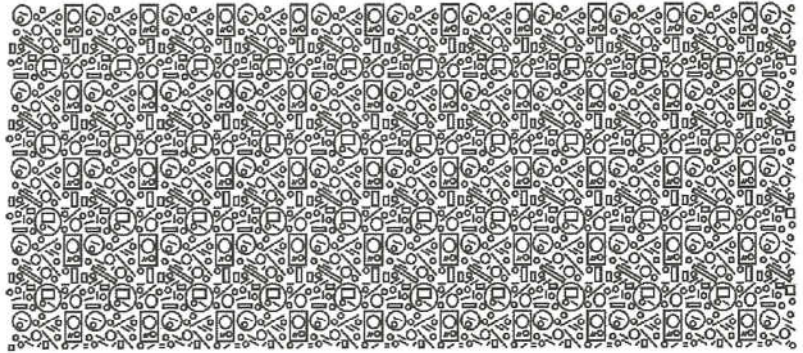
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01 Oct 2021	OPENING BALANCE			\$555,422.66 CR
01 Oct	Credit Interest		4.45	\$555,427.11 CR
01 Oct	Account Fee	5.00		\$555,422.11 CR
01 Oct	Transaction Fee	6.00		\$555,416.11 CR
04 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR3057518792		1,925.20	\$557,341.31 CR
08 Oct	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$557,713.31 CR
14 Oct	Direct Credit 301500 RWI Inv No: 181		6,000.00	\$566,713.31 CR
14 Oct	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$564,085.31 CR
18 Oct	Direct Credit 301500 RWI Inv No: 182		805.20	\$564,890.51 CR
19 Oct	Chq 000358 presented REYNELLA	1,421.00		\$563,469.51 CR
21 Oct	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$563,841.51 CR

\*# 3112.7937.1.2 ZZ256R3 0303 MU.R3.S111.D363.L V06.00.35



Date	Transaction	Debit	Credit	Balance
28 Oct	Direct Credit 123079 Shaman Ween-Verm Rent		372.00	\$564,213.51 CR
01 Nov	Credit Interest		4.72	\$564,218.23 CR
01 Nov	Account Fee	5.00		\$564,213.23 CR
01 Nov	Transaction Fee	3.00		\$564,210.23 CR
03 Nov	Chq 000359 presented 06 3042	258.27		\$563,951.96 CR
03 Nov	Chq 000360 presented	4,968.00		\$558,983.96 CR
05 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR3079049517		1,540.16	\$560,524.12 CR
08 Nov	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$560,896.12 CR
12 Nov	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$561,268.12 CR
18 Nov	Direct Credit 123079 Shaman Ween-Verm Rent		372.00	\$561,640.12 CR
26 Nov	Direct Credit 123079 Shaman Ween-Verm Rent		372.00	\$562,012.12 CR
01 Dec	Credit Interest		4.59	\$562,016.71 CR
01 Dec	Account Fee	5.00		\$562,011.71 CR
01 Dec	Transaction Fee	6.00		\$562,005.71 CR
02 Dec	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$562,377.71 CR
09 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR3101802288		1,540.16	\$563,917.87 CR
10 Dec	Direct Credit 123079 Shaman Ween-Verm Rent		372.00	\$564,289.87 CR
17 Dec	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$564,661.87 CR
20 Dec	Direct Credit 301500 RWI Inv No: 183		12,000.00	\$576,661.87 CR
23 Dec	Direct Credit 301500 RWI Inv No: 185		290.38	\$576,952.25 CR
23 Dec	Chq 000361 presented 06 3042	240.99		\$576,711.26 CR
23 Dec	Transfer From Mr Shaman Gaia Ween-vermaz Water 25 shoreline		120.50	\$576,831.76 CR
23 Dec	Direct Credit 123079 Shaman Ween-Verm Rent		372.00	\$577,203.76 CR
29 Dec	Chq 000362 presented 06 3042	263.98		\$576,939.78 CR

3112.7937.1.2 ZZ258R3 0303MUJ.R3.S111.D353.L V06.00.35

Date	Transaction	Debit	Credit	Balance
30 Dec	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$577,311.78 CR
31 Dec 2021	CLOSING BALANCE			\$577,311.78 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$555,422.66 CR		\$7,182.24		\$29,071.36		\$577,311.78 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)#
31 Dec	Less than \$5,000.00	0.01%
	\$5,000.00 and over	0.01%

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

### Transaction Summary during 1st September 2021 to 30th November 2021

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	2	1	2	0	5	\$3.00	\$15.00
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
<b>Total</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>5</b>		<b>\$15.00</b>
<b>Account Fee</b>						<b>\$5.00</b>	<b>\$15.00</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](http://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](http://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







045

MR JOHN ROWLAND  
 6 TRIZOLPIC CT  
 LONSDALE SA 5160

## Cheque Acct Bearing Interest

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.

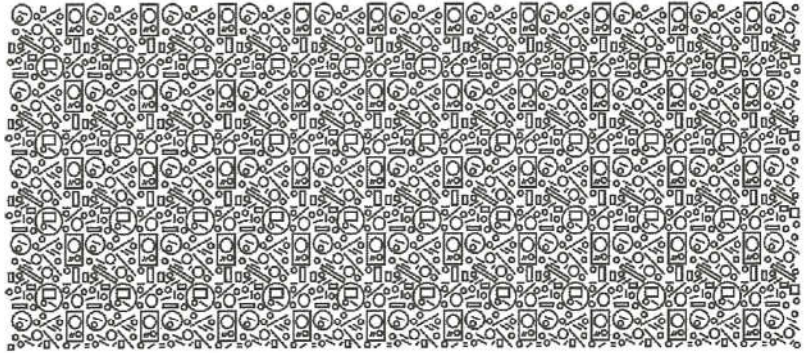
Name: JOHN CHARLES ROWLAND AND  
 CELIA FRANCIS ROWLAND IN TRUST FOR  
 ROWLAND SUPERANNUATION FUND

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
01 Jul	2021 OPENING BALANCE			\$534,196.68 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$45.43			
01 Jul	Credit Interest		3.96	\$534,200.64 CR
01 Jul	Account Fee	5.00		\$534,195.64 CR
01 Jul	Transaction Fee	6.00		\$534,189.64 CR
01 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR2996675627		1,463.16	\$535,652.80 CR
05 Jul	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$536,024.80 CR
12 Jul	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$536,396.80 CR
19 Jul	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$536,768.80 CR
26 Jul	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$537,140.80 CR
28 Jul	Direct Credit 301500 RWI Inv No: 177		6,807.62	\$543,948.42 CR

\*# 7428.11540.1.2 ZZ258R3 0303MU.R3.S111.D273.L.V06.00.33



Date	Transaction	Debit	Credit	Balance
01 Aug	Credit Interest		4.55	\$543,952.97 CR
01 Aug	Account Fee	5.00		\$543,947.97 CR
02 Aug	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$544,319.97 CR
04 Aug	Chq 000352 presented MOUNT BARKER	1,424.09		\$542,895.88 CR
04 Aug	Chq 000351 presented	1,037.05		\$541,858.83 CR
04 Aug	Chq 000353 presented	4,188.00		\$537,670.83 CR
06 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR3020341788		1,925.20	\$539,596.03 CR
09 Aug	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$539,968.03 CR
13 Aug	Chq 000354 presented 06 2870	795.85		\$539,172.18 CR
16 Aug	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$539,544.18 CR
23 Aug	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$539,916.18 CR
30 Aug	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$540,288.18 CR
01 Sep	Credit Interest		4.57	\$540,292.75 CR
01 Sep	Account Fee	5.00		\$540,287.75 CR
01 Sep	Transaction Fee	12.00		\$540,275.75 CR
01 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR3036837563		1,540.16	\$541,815.91 CR
03 Sep	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$542,187.91 CR
12 Sep	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$542,559.91 CR
17 Sep	Direct Credit 301500 RWI Inv No: 179		12,000.00	\$554,559.91 CR
17 Sep	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$554,931.91 CR
20 Sep	Chq 000355 presented 06 2870	143.35		\$554,788.56 CR
23 Sep	Transfer From Mr Shaman Gaia Ween-vermaz Water		109.90	\$554,898.46 CR
27 Sep	Transfer From Mr Shaman Gaia Ween-vermaz Rent		372.00	\$555,270.46 CR
28 Sep	Chq 000356 presented 06 3042	219.80		\$555,050.66 CR

7428.11540.1.2.ZZ258F3 0303MU.R3.S111.D273.L.V06.00.33

Missing 290  
3042  
\$372