



Account Number 06 5000 10852961

Statement Period 25 Feb 2019 - 24 Aug 2019

Closing Balance \$11,242.73 CR

Enquiries 13 2221



046

THE TRUSTEE  
 38 CEDAR AVE  
 BRIGHTON SA 5048

## Direct Investment Account

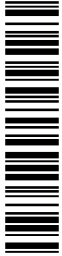
If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your Commonwealth Direct Investment Account can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name: WARWICK MAYNARD BILLS AND  
 MELISSA LOUISE BILLS IN TRUST FOR  
 WARWICK BILLS 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.

Date	Transaction	Debit	Credit	Balance
25 Feb 2019	OPENING BALANCE			\$2,642.43 CR
28 Feb	Transfer from xx6510 NetBank transfer		8,000.00	\$10,642.43 CR
01 Mar	Credit Interest		0.63	\$10,643.06 CR
06 Mar	Transfer to xx6510 NetBank transfer	500.00		\$10,143.06 CR
15 Mar	Direct Debit 216859 MORGANS FINANCIA 8540632	10,000.00		\$143.06 CR
20 Mar	Direct Credit 397204 CAP NOTES 5 DIST C5M19/00704092		101.19	\$244.25 CR
22 Mar	Direct Credit 522464 WBCPH DST 001228336545		91.13	\$335.38 CR
26 Mar	Direct Credit 458106 BHP GROUP DIV AI379/01040126		512.21	\$847.59 CR
28 Mar	Direct Credit 458106 MEDIBANK DIV MAR19/00977335		245.90	\$1,093.49 CR
29 Mar	Transfer to xx6510 NetBank transfer	1,000.00		\$93.49 CR
01 Apr	Credit Interest		2.02	\$95.51 CR
09 Apr	Direct Credit 403289 ING ITM DIV 001228459759		285.66	\$381.17 CR
15 Apr	Direct Credit 539719 VEA DIV 001228662778		192.00	\$573.17 CR



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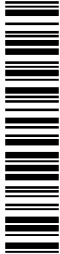


Date	Transaction	Debit	Credit	Balance														
17 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 110702264855160 quarterly	339.00		\$234.17 CR														
24 Apr	Transfer from xx6510 NetBank transfer		2,000.00	\$2,234.17 CR														
26 Apr	Transfer to xx6993 NetBank transfer	2,000.00		\$234.17 CR														
01 May	Credit Interest		0.08	\$234.25 CR														
08 May	Direct Credit 396358 MORGANS FINANCI 8663045		2,012.13	\$2,246.38 CR														
29 May	Transfer to xx6510 NetBank transfer	2,000.00		\$246.38 CR														
01 Jun	Credit Interest		0.34	\$246.72 CR														
17 Jun	Direct Credit 497600 NABPF JUN DIS PF191/00805458		99.34	\$346.06 CR														
20 Jun	Direct Credit 397204 CAP NOTES 5 DIST C5J19/00703984		99.16	\$445.22 CR														
24 Jun	Direct Credit 522464 WBCPH DST 001230255275		88.40	\$533.62 CR														
28 Jun	Direct Credit 012721 ATO ATO007000010513363		720.35	\$1,253.97 CR														
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$9.49																	
01 Jul	Credit Interest		0.09	\$1,254.06 CR														
08 Jul	Transfer In Branch 06 2955 514050143227		20,000.00	\$21,254.06 CR														
08 Jul	Transfer to other Bank NetBank actuarial cert	176.00		\$21,078.06 CR														
10 Jul	Transfer to xx6993 NetBank transfer	4,000.00		\$17,078.06 CR														
16 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 110702264855160 payg june 2019	339.00		\$16,739.06 CR														
24 Jul	Transfer to xx6993 NetBank transfer	3,000.00		\$13,739.06 CR														
01 Aug	Credit Interest		3.67	\$13,742.73 CR														
06 Aug	Transfer to xx6993 NetBank transfer	1,500.00		\$12,242.73 CR														
06 Aug	Transfer to xx6510 NetBank transfer	1,000.00		\$11,242.73 CR														
24 Aug	2019 CLOSING BALANCE			\$11,242.73 CR														
<table border="0" style="width: 100%; text-align: right;"> <tr> <td><b>Opening balance</b></td> <td><b>-</b></td> <td><b>Total debits</b></td> <td><b>+</b></td> <td><b>Total credits</b></td> <td><b>=</b></td> <td><b>Closing balance</b></td> </tr> <tr> <td>\$2,642.43 CR</td> <td></td> <td>\$25,854.00</td> <td></td> <td>\$34,454.30</td> <td></td> <td>\$11,242.73 CR</td> </tr> </table>					<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>	\$2,642.43 CR		\$25,854.00		\$34,454.30		\$11,242.73 CR
<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>												
\$2,642.43 CR		\$25,854.00		\$34,454.30		\$11,242.73 CR												

**Your Credit Interest Rate Summary**

<b>Date</b>	<b>Balance</b>	<b>Standard Credit Interest Rate (p.a.)</b>	<b>Special Interest Rate (p.a.)</b>	<b>Total Interest Rate (p.a.)</b>
24 Aug	Less than \$10,000.00	0.00%	0.25%	0.25%
	\$10,000.00 - \$19,999.99	0.05%	0.25%	0.30%
	\$20,000.00 - \$49,999.99	0.10%	0.25%	0.35%
	\$50,000.00 - \$99,999.99	0.10%	0.25%	0.35%
	\$100,000.00 - \$249,999.99	0.15%	0.25%	0.40%
	\$250,000.00 - \$499,999.99	0.65%	0.25%	0.90%
	\$500,000.00 and over	0.65%	0.25%	0.90%

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



# 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: a chargeback can only be requested if the disputed transaction occurred on your Mastercard or VISA card. We cannot request a chargeback on BPAY payments from your Debit Mastercard, or on EFTPOS accounts, 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. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.

