



Account Number 06 5000 10852961

Statement Period 25 Feb 2020 - 24 Aug 2020

Closing Balance \$17,427.48 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.

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
25 Feb	2020 OPENING BALANCE			\$9,406.54 CR
01 Mar	Credit Interest		2.02	\$9,408.56 CR
17 Mar	Direct Credit 497600 NABPF MAR DIS PF203/00805140		85.52	\$9,494.08 CR
20 Mar	Direct Credit 397204 CAP NOTES 5 DIST C5M20/00703766		90.41	\$9,584.49 CR
23 Mar	Direct Credit 522464 WBCPH DST 001241040227		71.94	\$9,656.43 CR
24 Mar	Direct Credit 458106 BHP GROUP DIV AI381/01026485		652.09	\$10,308.52 CR
26 Mar	Direct Credit 458106 MEDIBANK DIV MAR20/00964780		245.90	\$10,554.42 CR
01 Apr	Credit Interest		2.08	\$10,556.50 CR
09 Apr	Direct Credit 403289 ING ITM DIV 001241090891		231.70	\$10,788.20 CR
15 Apr	Direct Credit 539719 VEA DIV 001241284877		104.00	\$10,892.20 CR
01 May	Credit Interest		2.22	\$10,894.42 CR
22 May	Direct Credit 539212 CMW MAR DST 001241629101		293.79	\$11,188.21 CR



*# 417.1058.1.2.ZZ258R3.0303.SL.R3.S111.D237.O.V06.00.30



Date	Transaction	Debit	Credit	Balance	
01 Jun	Credit Interest		2.33	\$11,190.54 CR	
17 Jun	Direct Credit 497600 NABPF JUN DIS PF204/00804985		80.65	\$11,271.19 CR	
22 Jun	Direct Credit 397204 CAP NOTES 5 DIST C5J20/00703710		77.88	\$11,349.07 CR	
22 Jun	Direct Credit 522464 WBCPH DST 001242042277		64.63	\$11,413.70 CR	
24 Jun	Direct Credit 012721 ATO ATO006000012374590		5,889.10	\$17,302.80 CR	
29 Jun	Transfer to other Bank NetBank actuarial cert	176.00		\$17,126.80 CR	
30 Jun	Transfer from xx6510 NetBank transfer		3,000.00	\$20,126.80 CR	
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$27.69				
01 Jul	Credit Interest		2.62	\$20,129.42 CR	
01 Aug	Credit Interest		4.27	\$20,133.69 CR	
11 Aug	Transfer to xx6510 NetBank transfer	3,000.00		\$17,133.69 CR	
21 Aug	Direct Credit 539212 CMW DST JUN 001248048297		293.79	\$17,427.48 CR	
24 Aug	2020 CLOSING BALANCE			\$17,427.48 CR	
		Opening balance	- Total debits	+ Total credits	= Closing balance
		\$9,406.54 CR	\$3,176.00	\$11,196.94	\$17,427.48 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)	Special Interest Rate (p.a.)	Total Interest Rate (p.a.)
24 Aug	Less than \$10,000.00	0.00%	0.25%	0.25%
	\$10,000.00 - \$19,999.99	0.00%	0.25%	0.25%
	\$20,000.00 - \$49,999.99	0.00%	0.25%	0.25%
	\$50,000.00 - \$99,999.99	0.00%	0.25%	0.25%
	\$100,000.00 - \$249,999.99	0.00%	0.25%	0.25%
	\$250,000.00 - \$499,999.99	0.00%	0.25%	0.25%
	\$500,000.00 and over	0.00%	0.25%	0.25%

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

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

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. 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.