



Account Number 06 2000 11856118

Statement Period 3 Mar 2020 - 2 Sep 2020

Closing Balance \$23,700.47 CR

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



004

THE TRUSTEE  
 73 CARRINGTON RD  
 WAHROONGA NSW 2076

## 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.

Name: OTTA INTERNATIONAL PTY LTD IN TRUST FOR  
 OTTA INTERNATIONAL P L SUPERANNUATI

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.

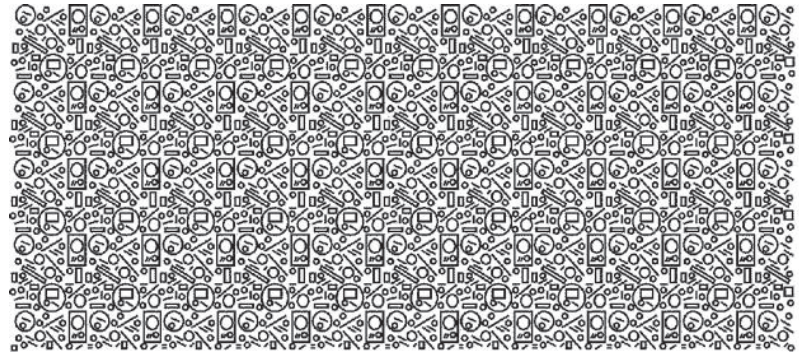
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
03 Mar	2020 OPENING BALANCE			\$805.51 CR
03 Mar	Direct Credit 301500 LaTrobe Fund Interest:SFN Const		703.42	\$1,508.93 CR
03 Mar	Direct Credit 301500 LaTrobe Fund Interest:Queen Str		35.46	\$1,544.39 CR
03 Mar	Direct Credit 301500 LaTrobe Fund Interest:TaylorMad		12.21	\$1,556.60 CR
03 Mar	Direct Credit 301500 LaTrobe Fund Interest:19 Ralph		260.41	\$1,817.01 CR
03 Mar	Direct Credit 301500 LaTrobe Fund CMO Redemption 252653		6,514.64	\$8,331.65 CR
04 Mar	Direct Credit 301500 LaTrobe Fund 48h Interest FEB 1.90		46.49	\$8,378.14 CR
04 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,269.95		\$7,108.19 CR
05 Mar	Direct Credit 301500 LaTrobe Fund Interest:Queen Str		10.86	\$7,119.05 CR
05 Mar	Direct Credit 128594 ANN AND TOM SUPER CONTRIBUTION		4,972.00	\$12,091.05 CR
06 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	12,079.95		\$11.10 CR
09 Mar	Direct Credit 301500 LaTrobe Fund Interest:Xin Hai C		318.33	\$329.43 CR
10 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	329.43		\$0.00



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Date	Transaction	Debit	Credit	Balance
11 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		329.43	\$329.43 CR
11 Mar	LA TROBE FUND 48HR NetBank BPAY 727339 2526531 transfer to LATROB	329.00		\$0.43 CR
12 Mar	Direct Credit 515081 CANNON HILL OFFI 2000096715CHOTDIST		302.08	\$302.51 CR
12 Mar	Direct Credit 481304 TMIT WORKING ACC 2000096715TMITDIST		4,152.75	\$4,455.26 CR
12 Mar	Direct Credit 511692 TRILOGY ENHANCED 2000096715TECDIST		550.67	\$5,005.93 CR
12 Mar	Direct Credit 158824 TEREI ANN P Loan to Otta Super		50,000.00	\$55,005.93 CR
13 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	55,005.93		\$0.00
16 Mar	Direct Credit 080260 BANK OF QLD 2000096715TECRDMPT		50,000.00	\$50,000.00 CR
16 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	15,305.53		\$34,694.47 CR
17 Mar	Direct Credit 301500 LaTrobe Fund Interest:Urban Bus		273.89	\$34,968.36 CR
17 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	34,694.47		\$273.89 CR
18 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		7,649.05	\$7,922.94 CR
18 Mar	Direct Credit 071224 TAH ITM DIV 001238168229		660.00	\$8,582.94 CR
19 Mar	Direct Credit 301500 LaTrobe Fund Interest:Build Pro		633.88	\$9,216.82 CR
19 Mar	Direct Credit 080260 BANK OF QLD 2000096715TECRDMPT		100,000.00	\$109,216.82 CR
19 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	8,582.94		\$100,633.88 CR
20 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	17,686.15		\$82,947.73 CR
24 Mar	Direct Credit 301500 LaTrobe Fund Interest:Main Stre		262.36	\$83,210.09 CR
25 Mar	Direct Credit 301500 LaTrobe Fund CMO Redemption 252653		5,000.00	\$88,210.09 CR
25 Mar	Direct Credit 158824 TEREI ANN P Super Contribution		10,000.00	\$98,210.09 CR
25 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	83,210.09		\$15,000.00 CR
26 Mar	Transfer to other Bank NetBank rapayemergencyloan	10,000.00		\$5,000.00 CR

Date	Transaction	Debit	Credit	Balance
26 Mar	Direct Credit 255730 SANTOS LIMITED S00018321823		519.37	\$5,519.37 CR
26 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	4,501.07		\$1,018.30 CR
27 Mar	Direct Credit 458106 COLES GROUP LTD INT20/00995363		83.10	\$1,101.40 CR
27 Mar	Direct Credit 301500 LaTrobe Fund Interest:MULTIPLE		387.08	\$1,488.48 CR
27 Mar	Direct Credit 158824 TEREI ANN P Short TermEmergenc		3,750.00	\$5,238.48 CR
27 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	4,819.95		\$418.53 CR
31 Mar	Direct Credit 362548 WESFARMERS LTD INT20/00915250		207.75	\$626.28 CR
31 Mar	Direct Credit 301500 LaTrobe Fund Interest:MULTIPLE		778.82	\$1,405.10 CR
01 Apr	Credit Interest		0.57	\$1,405.67 CR
02 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		5,020.05	\$6,425.72 CR
02 Apr	Transfer to other Bank NetBank repay eloan27marc	3,750.00		\$2,675.72 CR
02 Apr	Direct Credit 301500 LaTrobe Fund Interest:Build Pro		501.26	\$3,176.98 CR
03 Apr	Direct Credit 012721 ATO ATO007000011802360		19,467.28	\$22,644.26 CR
03 Apr	Direct Credit 255730 CALTEX AUS LTD S00018321823		510.00	\$23,154.26 CR
03 Apr	Direct Credit 301500 LaTrobe Fund 48h Interest MAR 1.90		11.87	\$23,166.13 CR
03 Apr	Direct Credit 301500 LaTrobe Fund CMO Redemption 252653		50,000.00	\$73,166.13 CR
06 Apr	Transfer to other Bank NetBank repay urgent funds	50,000.00		\$23,166.13 CR
07 Apr	Direct Credit 219036 QUB DIVIDEND 20APR/00801233		87.00	\$23,253.13 CR
09 Apr	Direct Credit 301500 LaTrobe Fund Interest:Xin Hai C		318.33	\$23,571.46 CR
14 Apr	Direct Credit 511692 TRILOGY ENHANCED 2000096715TECDIST		206.67	\$23,778.13 CR
15 Apr	Direct Credit 481304 TMIT WORKING ACC 2000096715TMITDIST		3,868.25	\$27,646.38 CR
15 Apr	Direct Credit 515081 CANNON HILL OFFI 2000096715CHDISMAR		302.08	\$27,948.46 CR
15 Apr	Direct Credit 301500 LaTrobe Fund Interest:Urban Bus		703.01	\$28,651.47 CR
20 Apr	LA TROBE FUND 48HR NetBank BPAY 727339 2526531 TRANSFER 48HR	25,000.00		\$3,651.47 CR
20 Apr	Transfer to other Bank NetBank pension Ann Tom	2,000.00		\$1,651.47 CR
20 Apr	Direct Credit 301500 LaTrobe Fund Interest:Erebus No		10.82	\$1,662.29 CR



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Date	Transaction	Debit	Credit	Balance
21 Apr	Transfer to CBA A/c NetBank inv40114 audit fee	489.50		\$1,172.79 CR
21 Apr	Direct Credit 511692 TRILOGY ENHANCED 2000096715TEC REDM		29,000.00	\$30,172.79 CR
21 Apr	Transfer to CBA A/c NetBank inv108258 accounts	3,025.00		\$27,147.79 CR
22 Apr	LA TROBE FUND 48HR NetBank BPAY 727339 2526531 TRANSFER 48HR	27,100.00		\$47.79 CR
22 Apr	Direct Credit 301500 LaTrobe Fund Interest:Main Stre		345.83	\$393.62 CR
23 Apr	Direct Credit 301500 LaTrobe Fund Interest:MULTIPLE		12.61	\$406.23 CR
24 Apr	Direct Credit 262898 CLIME CAPITAL S00018321823		338.00	\$744.23 CR
29 Apr	Direct Credit 128594 ANN AND TOM SUPER CONTRIBUTION		1,780.00	\$2,524.23 CR
30 Apr	Direct Credit 301500 LaTrobe Fund Interest:19 Ralph		135.73	\$2,659.96 CR
30 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	2,519.95		\$140.01 CR
05 May	Direct Credit 018216 BRICKWORKS DIV MAY20/00801129		941.80	\$1,081.81 CR
05 May	Direct Credit 301500 LaTrobe Fund Interest:SFN Const		252.01	\$1,333.82 CR
05 May	Direct Credit 301500 LaTrobe Fund Interest:Traders i		97.99	\$1,431.81 CR
05 May	Direct Credit 301500 LaTrobe Fund 48h Interest APR 1.60		56.08	\$1,487.89 CR
06 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		243.90	\$1,731.79 CR
07 May	Direct Credit 301500 LaTrobe Fund Interest:Xin Hai C		318.33	\$2,050.12 CR
12 May	Direct Credit 301500 LaTrobe Fund CMO Redemption 252653		15,000.00	\$17,050.12 CR
13 May	Transfer to other Bank NetBank pension Ann and To	15,000.00		\$2,050.12 CR
13 May	QUB ANREO 2020 NetBank BPAY 316869 150649900767211971 946 NEW SHARES QUB	1,844.70		\$205.42 CR
13 May	Direct Credit 511692 TRILOGY ENHANCED 2000096715TECDIST		38.81	\$244.23 CR
13 May	Direct Credit 515081 CANNON HILL OFFI 2000096715CHOTDIST		302.09	\$546.32 CR
13 May	Direct Credit 481304 TMIT WORKING ACC 2000096715TMITDIST		3,827.98	\$4,374.30 CR
15 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,157.82	\$5,532.12 CR
15 May	Direct Credit 301500 LaTrobe Fund Interest:Urban Bus		681.60	\$6,213.72 CR
19 May	Direct Credit 128594 ANN AND TOM SUPER CONTRIBUTION		12,000.00	\$18,213.72 CR
19 May	Direct Credit 301500 LaTrobe Fund Interest:Swinson P		55.56	\$18,269.28 CR

Date	Transaction	Debit	Credit	Balance
19 May	Direct Credit 301500 LaTrobe Fund Interest:Erebus No		167.71	\$18,436.99 CR
20 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		6,790.10	\$25,227.09 CR
20 May	LA TROBE FUND 48HR NetBank BPAY 727339 2526531 TRANSFER 48HR	24,700.00		\$527.09 CR
22 May	Direct Credit 301500 LaTrobe Fund Interest:Main Stre		340.16	\$867.25 CR
25 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		6,257.90	\$7,125.15 CR
25 May	Transfer to other Bank NetBank pension Ann and To	7,088.00		\$37.15 CR
26 May	Direct Credit 301500 LaTrobe Fund Interest:MULTIPLE		171.21	\$208.36 CR
27 May	Direct Credit 301500 LaTrobe Fund Interest:CJMN Inve		183.69	\$392.05 CR
01 Jun	Direct Credit 219182 QUBE REFUND REF20/00800540		643.50	\$1,035.55 CR
01 Jun	Direct Credit 128594 ANN AND TOM SUPER CONTRIBUTION		6,600.00	\$7,635.55 CR
02 Jun	Direct Credit 301500 LaTrobe Fund Interest:MULTIPLE		754.18	\$8,389.73 CR
02 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	6,925.45		\$1,464.28 CR
03 Jun	Direct Credit 301500 LaTrobe Fund Interest:Traders i		175.97	\$1,640.25 CR
03 Jun	Direct Credit 301500 LaTrobe Fund 48h Interest MAY 1.60		25.60	\$1,665.85 CR
04 Jun	Direct Credit 128594 ANN AND TOM SUPER CONTRIBUTION		3,000.00	\$4,665.85 CR
05 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		2,502.19	\$7,168.04 CR
09 Jun	Transfer to other Bank NetBank pension Ann Tom	6,010.00		\$1,158.04 CR
09 Jun	Direct Credit 301500 LaTrobe Fund Interest:Xin Hai C		318.33	\$1,476.37 CR
10 Jun	Direct Credit 515081 CANNON HILL OFFI 2000096715CHOTDIST		302.08	\$1,778.45 CR
10 Jun	Direct Credit 481304 TMIT WORKING ACC 2000096715TMITDIST		4,043.49	\$5,821.94 CR
10 Jun	Direct Credit 511692 TRILOGY ENHANCED 2000096715TECDIST		0.28	\$5,822.22 CR
10 Jun	Direct Credit 128594 ANN AND TOM SUPER CONTRIBUTION		2,000.00	\$7,822.22 CR
11 Jun	PAN ANREO 2020 NetBank BPAY 321059 150849900754295305 PAN new shares	3,139.50		\$4,682.72 CR
12 Jun	LA TROBE FUND 48HR NetBank BPAY 727339 2526531 transfer to LATROB	4,600.00		\$82.72 CR
15 Jun	Direct Credit 089241 TEREI, THOMAS		3,200.00	\$3,282.72 CR
16 Jun	LA TROBE FUND 48HR NetBank BPAY 727339 2526531 transfer to LaTrob	3,200.00		\$82.72 CR



Date	Transaction	Debit	Credit	Balance
16 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,956.05	\$2,038.77 CR
16 Jun	Direct Credit 301500 LaTrobe Fund Interest:Urban Bus		703.02	\$2,741.79 CR
17 Jun	Direct Credit 301500 LaTrobe Fund Interest:Swinson P		169.40	\$2,911.19 CR
18 Jun	Direct Credit 301500 LaTrobe Fund Interest:Erebus No		170.47	\$3,081.66 CR
23 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		12,390.05	\$15,471.71 CR
23 Jun	Direct Credit 301500 LaTrobe Fund Interest:Main Stre		351.51	\$15,823.22 CR
23 Jun	Transfer to other Bank NetBank pension Ann Tom	1,230.00		\$14,593.22 CR
24 Jun	LA TROBE FUND 48HR NetBank BPAY 727339 2526531 transfer to LaTrob	12,500.00		\$2,093.22 CR
24 Jun	Direct Credit 301500 LaTrobe Fund Interest:A.C.N 168		351.52	\$2,444.74 CR
29 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,525.75	\$3,970.49 CR
29 Jun	Direct Credit 301500 LaTrobe Fund Interest:CJMN Inve		210.94	\$4,181.43 CR
29 Jun	Direct Credit 481304 TMIT WORKING ACC 2000096715TMITREDM		150,000.00	\$154,181.43 CR
30 Jun	LA TROBE FUND 48HR NetBank BPAY 727339 2526531 transfer to LATROB	140,000.00		\$14,181.43 CR
30 Jun	Direct Credit 301500 LaTrobe Fund Interest:19 Ralph		276.28	\$14,457.71 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$12.31			
01 Jul	Transfer to other Bank NetBank pension Tom	14,450.00		\$7.71 CR
02 Jul	Direct Credit 301500 LaTrobe Fund Interest:Lamar 18		169.50	\$177.21 CR
03 Jul	Direct Credit 301500 LaTrobe Fund 48h Interest JUN 1.60		18.83	\$196.04 CR
03 Jul	Direct Credit 301500 LaTrobe Fund Interest:Traders i		124.73	\$320.77 CR
06 Jul	Direct Credit 301500 LaTrobe Fund Interest:Abu.Tony		43.95	\$364.72 CR
09 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		5,380.05	\$5,744.77 CR
09 Jul	Direct Credit 301500 LaTrobe Fund Interest:Xin Hai C		318.33	\$6,063.10 CR
10 Jul	Transfer to other Bank NetBank pension Tom	6,050.00		\$13.10 CR
10 Jul	Direct Credit 511692 TRILOGY ENHANCED 2000096715TECDIST		0.31	\$13.41 CR
10 Jul	Direct Credit 481304 TMIT WORKING ACC 2000096715TMITDIST		4,012.10	\$4,025.51 CR
10 Jul	Direct Credit 515081 CANNON HILL OFFI 2000096715CHOTDIST		302.08	\$4,327.59 CR

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Date	Transaction	Debit	Credit	Balance
15 Jul	Direct Credit 301500 LaTrobe Fund Interest:Urban Bus		691.66	\$5,019.25 CR
17 Jul	Direct Credit 301500 LaTrobe Fund Interest:Swinson P		163.93	\$5,183.18 CR
17 Jul	LA TROBE FUND 48HR NetBank BPAY 727339 2526531 transfer to LATROB	5,180.00		\$3.18 CR
20 Jul	Direct Credit 301500 LaTrobe Fund Interest:Erebus No		214.45	\$217.63 CR
22 Jul	Direct Credit 301500 LaTrobe Fund Interest:Main Stre		340.16	\$557.79 CR
24 Jul	Direct Credit 301500 LaTrobe Fund Interest:MULTIPLE		340.03	\$897.82 CR
27 Jul	Direct Credit 089241 TEREI, THOMAS super contribution		1,350.00	\$2,247.82 CR
28 Jul	Direct Credit 301500 LaTrobe Fund Interest:MULTIPLE		234.19	\$2,482.01 CR
28 Jul	Direct Debit 062934 COMMSEC SECURITI COMMSEC	1,496.83		\$985.18 CR
29 Jul	Direct Debit 062934 COMMSEC SECURITI COMMSEC	723.12		\$262.06 CR
30 Jul	Direct Credit 262898 CLIME CAPITAL S00018321823		273.00	\$535.06 CR
30 Jul	Direct Credit 301500 LaTrobe Fund Interest:19 Ralph		267.37	\$802.43 CR
31 Jul	Direct Credit 301500 LaTrobe Fund Interest:Lamar 18		163.93	\$966.36 CR
04 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,797.25	\$2,763.61 CR
04 Aug	Direct Credit 301500 LaTrobe Fund Interest:Abu.Tony		240.86	\$3,004.47 CR
04 Aug	Direct Credit 301500 LaTrobe Fund Interest:Traders i		46.11	\$3,050.58 CR
05 Aug	Transfer to other Bank NetBank pension Tom	3,050.00		\$0.58 CR
05 Aug	Direct Credit 301500 LaTrobe Fund CLA Interest JUL 1.30		133.45	\$134.03 CR
07 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		616.47	\$750.50 CR
07 Aug	Direct Credit 301500 LaTrobe Fund Interest:Xin Hai C		318.33	\$1,068.83 CR
12 Aug	Direct Credit 481304 TMIT WORKING ACC 2000096715TMITDIST		3,578.39	\$4,647.22 CR
12 Aug	Direct Credit 515081 CANNON HILL OFFI 2000096715CHOTDIST		302.08	\$4,949.30 CR
12 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		4,357.18	\$9,306.48 CR
12 Aug	Direct Credit 511692 TRILOGY ENHANCED 2000096715TECDIST		0.31	\$9,306.79 CR
13 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	413.81		\$8,892.98 CR
17 Aug	Direct Credit 301500 LaTrobe Fund Interest:MULTIPLE		875.17	\$9,768.15 CR



Date	Transaction	Debit	Credit	Balance
18 Aug	Direct Credit 301500 LaTrobe Fund Interest:Swinson P		166.67	\$9,934.82 CR
18 Aug	Direct Credit 301500 LaTrobe Fund Interest:Erebus No		340.91	\$10,275.73 CR
20 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		10.10	\$10,285.83 CR
20 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	4,718.38		\$5,567.45 CR
24 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		10,150.05	\$15,717.50 CR
24 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,040.76	\$16,758.26 CR
24 Aug	Direct Credit 301500 LaTrobe Fund Interest:Main Stre		345.83	\$17,104.09 CR
25 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,480.05	\$18,584.14 CR
25 Aug	Direct Credit 301500 LaTrobe Fund Interest:A.C.N 168		351.49	\$18,935.63 CR
26 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		2,170.05	\$21,105.68 CR
26 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	54.50		\$21,051.18 CR
28 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		588.81	\$21,639.99 CR
28 Aug	Direct Credit 301500 LaTrobe Fund Interest:CJMN Inve		210.90	\$21,850.89 CR
01 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,405.05	\$23,255.94 CR
02 Sep	Direct Credit 301500 LaTrobe Fund Interest:Lamar 18		169.40	\$23,425.34 CR
02 Sep	Direct Credit 301500 LaTrobe Fund Interest:19 Ralph		275.13	\$23,700.47 CR
02 Sep	2020 CLOSING BALANCE			\$23,700.47 CR
	<b>Opening balance</b>			
		<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
	\$805.51 CR	\$624,073.20	\$646,968.16	\$23,700.47 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Sep	Less than \$5,000.00	0.00%
	\$5,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$249,999.99	0.00%
	\$250,000.00 and over	0.05%

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.