



Account Number 06 3142 10308435

Statement Period 1 Jun 2017 - 31 Aug 2017

Closing Balance \$1,664.26 CR

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



030

MR YUEN SHUN MA AND MRS SUK YU CHIU  
 19 HIGH ST  
 KEW VIC 3101

## 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)

Name: B AND W MA SUPERANNUATION FUND

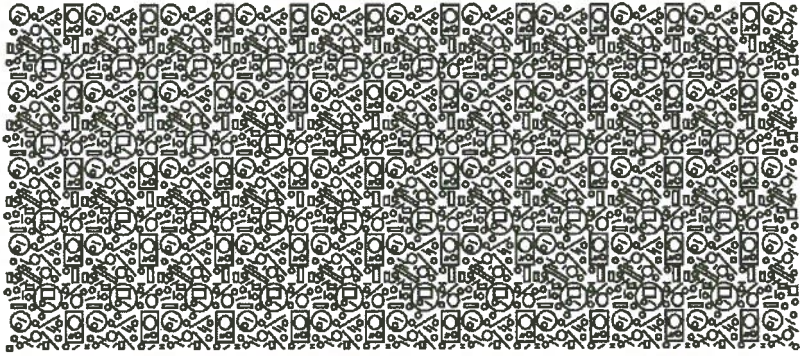
Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Debit	Credit	Balance
01 Jun	2017 OPENING BALANCE			\$15,888.56 CR
01 Jun	Account Fee	10.00		\$15,878.56 CR
01 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR1952398856		238.07	\$16,116.63 CR
05 Jun	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$16,616.63 CR
05 Jun	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,620.84	\$18,237.47 CR
15 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR1960819954		245.88	\$18,483.35 CR
19 Jun	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$18,983.35 CR
21 Jun	ASIC NetBank BPAY 17301 2291201281451 asic	249.00		\$18,734.35 CR
29 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR1969598249		302.47	\$19,036.82 CR
30 Jun	Direct Credit 128594 kew physio transfer		1,800.00	\$20,836.82 CR
				<i>(\$900 Suk Chin Super \$900 Yuen Ma Super)</i>
01 Jul	Account Fee	10.00		\$20,826.82 CR
05 Jul	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,622.21	\$22,449.03 CR
10 Jul	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$22,949.03 CR
13 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR1978267720		238.07	\$23,187.10 CR
24 Jul	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$23,687.10 CR

\*# 25342.36724.1.1 ZZ258R3 0303MU.R3.S151.D243.L.V06.00.22

Account Number

06 3142 10308435



Date	Transaction	Debit	Credit	Balance	
27 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR1986698806		273.89	\$23,960.99 CR	
01 Aug	Account Fee	10.00		\$23,950.99 CR	
03 Aug	Direct Credit 459035 XYENERGY REALTY G TRANSFER 203 31 MA		732.04	\$24,683.03 CR	
07 Aug	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$25,183.03 CR	
09 Aug	Transfer to CBA A/c NetBank Transfer	24,512.95		\$670.08 CR	
11 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR1995843706		242.13	\$912.21 CR	
21 Aug	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$1,412.21 CR	
24 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR2003778411		252.05	\$1,664.26 CR	
31 Aug	2017 CLOSING BALANCE			\$1,664.26 CR	
	<b>Opening balance</b>	-	<b>Total debits</b>	+ <b>Total credits</b>	= <b>Closing balance</b>
	\$15,888.56 CR		\$24,791.95	\$10,567.65	\$1,664.26 CR

### Transaction Summary during 1st May 2017 to 31st July 2017

Transaction Type	01 May to 31 May	01 Jun to 30 Jun	01 Jul to 31 Jul	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</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>



030

MR YUEN SHUN MA AND MRS SUK YU CHIU  
 19 HIGH ST  
 KEW VIC 3101

Account Number 06 3142 10308435

Statement Period 1 Sep 2017 - 30 Nov 2017

Closing Balance \$14,031.52 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)

Name: B AND W MA SUPERANNUATION FUND

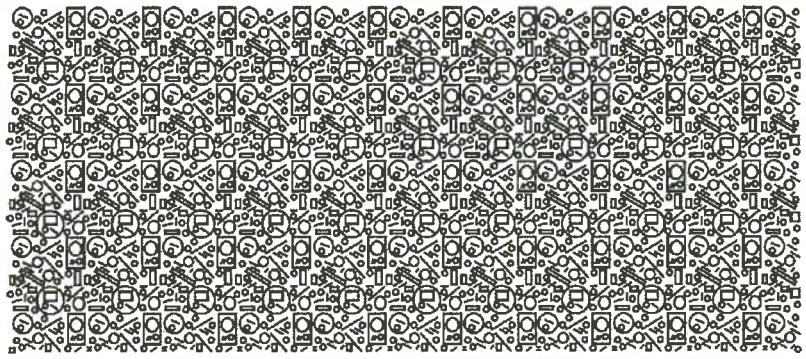
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
01 Sep 2017	OPENING BALANCE			\$1,664.26 CR
01 Sep	Account Fee	10.00		\$1,654.26 CR
04 Sep	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$2,154.26 CR
05 Sep	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,439.79	\$3,594.05 CR
07 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR2013113089		242.13	\$3,836.18 CR
18 Sep	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$4,336.18 CR
21 Sep	Direct Credit 458106 WOODSIDE INT17/00611026		645.57	\$4,981.75 CR
21 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR2021478241		267.93	\$5,249.68 CR
27 Sep	Direct Credit 181239 ASX FNL DIV 001207032610		299.40	\$5,549.08 CR
28 Sep	Direct Credit 088147 TLS FNL DIV 001205778864		2,635.00	\$8,184.08 CR
01 Oct	Account Fee	10.00		\$8,174.08 CR
02 Oct	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$8,674.08 CR
05 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR2029970401		242.13	\$8,916.21 CR
05 Oct	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,620.84	\$10,537.05 CR
12 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 373530477521260 super	222.00		\$10,315.05 CR

28275.43403.1.1 ZZ258R3 0303MU.R3.S151.D334.L.V06.00.24

Account Number

06 3142 10308435



Date	Transaction	Debit	Credit	Balance
16 Oct	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$10,815.05 CR
19 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR2039660996		242.13	\$11,057.18 CR
30 Oct	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$11,557.18 CR
01 Nov	Account Fee	10.00		\$11,547.18 CR
02 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR2048297885		250.07	\$11,797.25 CR
03 Nov	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		702.37	\$12,499.62 CR
13 Nov	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$12,999.62 CR
16 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR2057879120		250.07	\$13,249.69 CR
27 Nov	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$13,749.69 CR
30 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR2066771693		281.83	\$14,031.52 CR
30 Nov 2017	CLOSING BALANCE			\$14,031.52 CR
<b>Opening balance</b>				
	-	<b>Total debits</b>	<b>Total credits</b>	<b>= Closing balance</b>
		\$1,664.26 CR	\$12,619.26	\$14,031.52 CR

### Transaction Summary during 1st August 2017 to 31st October 2017

Transaction Type	01 Aug to 31 Aug	01 Sep to 30 Sep	01 Oct to 31 Oct	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</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>



030

MR YUEN SHUN MA AND MRS SUK YU CHIU  
 19 HIGH ST  
 KEW VIC 3101

Account Number 06 3142 10308435

Statement Period 1 Dec 2017 - 28 Feb 2018

Closing Balance \$22,109.30 CR

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

## Business Transaction Account

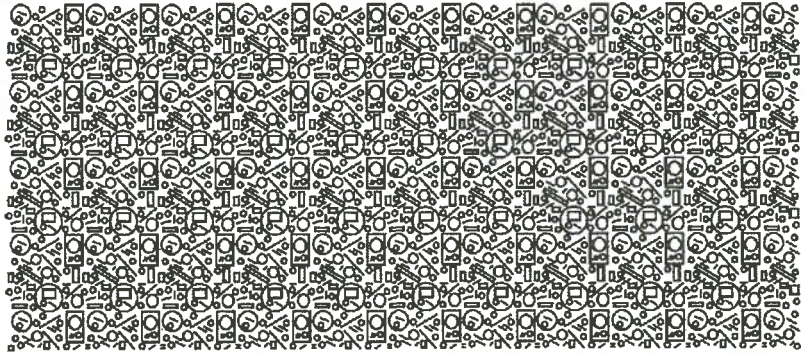
If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Name: B AND W MA 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
01 Dec 2017	OPENING BALANCE			\$14,031.52 CR
01 Dec	Account Fee	10.00		\$14,021.52 CR
05 Dec	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,617.70	\$15,639.22 CR
11 Dec	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$16,139.22 CR
14 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR2075945108		242.13	\$16,381.35 CR
27 Dec	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$16,881.35 CR
29 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR2084135124		242.13	\$17,123.48 CR
01 Jan	Account Fee	10.00		\$17,113.48 CR
05 Jan	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,554.69	\$18,668.17 CR
08 Jan	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$19,168.17 CR
11 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR2091517838		242.13	\$19,410.30 CR
22 Jan	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$19,910.30 CR
25 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR2099970834		242.13	\$20,152.43 CR
01 Feb	Account Fee	10.00		\$20,142.43 CR
05 Feb	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$20,642.43 CR





Date	Transaction	Debit	Credit	Balance
05 Feb	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		702.37	\$21,344.80 CR
08 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR2109416556		242.13	\$21,586.93 CR
16 Feb	Direct Credit 458106 CYBG DIVIDEND AU001/00922370		2.24	\$21,589.17 CR
19 Feb	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$22,089.17 CR
22 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR2118298980		242.13	\$22,331.30 CR
27 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 373530477521260 Tax instal	222.00		\$22,109.30 CR
28 Feb	2018 CLOSING BALANCE			\$22,109.30 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$14,031.52 CR		\$252.00		\$8,329.78		\$22,109.30 CR

**Transaction Summary during 1st November 2017 to 31st January 2018**

Transaction Type	01 Nov to 30 Nov	01 Dec to 31 Dec	01 Jan to 31 Jan	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</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>



030

MR YUEN SHUN MA AND MRS SUK YU CHIU  
 19 HIGH ST  
 KEW VIC 3101

Account Number 06 3142 10308435

Statement Period 1 Mar 2018 - 31 May 2018

Closing Balance \$33,735.16 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)

Name: B AND W MA SUPERANNUATION FUND

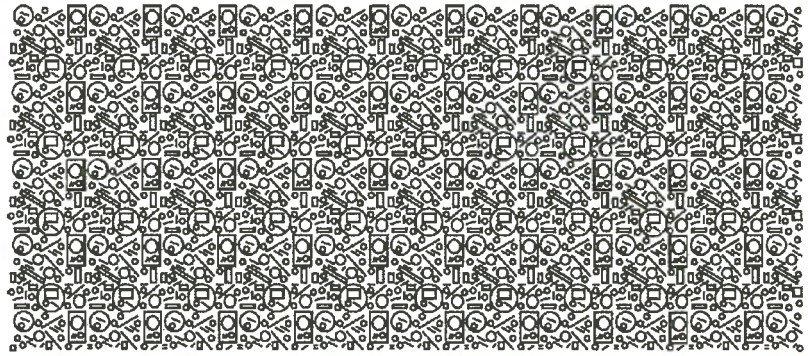
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
01 Mar 2018	OPENING BALANCE			\$22,109.30 CR
01 Mar	Account Fee	10.00		\$22,099.30 CR
05 Mar	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$22,599.30 CR
05 Mar	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,534.69	\$24,133.99 CR
08 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR2128009921		242.13	\$24,376.12 CR
19 Mar	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$24,876.12 CR
21 Mar	Direct Credit 219182 WOODSIDE PRE18/00862133		185.60	\$25,061.72 CR
22 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR213777821		242.13	\$25,303.85 CR
22 Mar	Direct Credit 458106 WOODSIDE FIN17/00609662		652.42	\$25,956.27 CR
28 Mar	Direct Credit 181239 ASX ITM DIV 001214922474		321.60	\$26,277.87 CR
29 Mar	Direct Credit 088147 TLS ITM DIV 001212916288		1,870.00	\$28,147.87 CR
01 Apr	Account Fee	10.00		\$28,137.87 CR
03 Apr	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$28,637.87 CR
05 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR2147536768		242.13	\$28,880.00 CR

\*# 25125.39394.1.2 ZZ258R3 0303MUJ.R3.S151.D151.L.V06.00.25

Account Number

06 3142 10308435



Date	Transaction	Debit	Credit	Balance
11 Apr	BLACKROCK INVESTMENT MANAGEMENT (AU REF 2018041100009094 BLACKROCK		63.21	\$28,943.21 CR
16 Apr	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$29,443.21 CR
17 Apr	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,443.17	\$30,886.38 CR
20 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR2157770325		252.05	\$31,138.43 CR
30 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 373530477521260 Super PAYG	222.00		\$30,916.43 CR
30 Apr	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$31,416.43 CR
01 May	Account Fee	10.00		\$31,406.43 CR
03 May	Direct Credit 361578 QUICKSUPER QUICKSPR2166378799		249.08	\$31,655.51 CR
07 May	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		570.03	\$32,225.54 CR
14 May	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$32,725.54 CR
17 May	Direct Credit 361578 QUICKSUPER QUICKSPR2177064937		242.13	\$32,967.67 CR
28 May	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$33,467.67 CR
31 May	Direct Credit 361578 QUICKSUPER QUICKSPR2186249884		267.49	\$33,735.16 CR
31 May	2018 CLOSING BALANCE			\$33,735.16 CR
<b>Opening balance</b>				
		<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
	\$22,109.30 CR	\$252.00	\$11,877.86	\$33,735.16 CR



**Transaction Summary during 1st February 2018 to 30th April 2018**

<b>Transaction Type</b>	<b>01 Feb to 28 Feb</b>	<b>01 Mar to 31 Mar</b>	<b>01 Apr to 30 Apr</b>	<b>Free</b>	<b>Chargeable</b>	<b>Unit Price</b>	<b>Fee Charged</b>
Staff assisted withdrawals	0	0	0	0	0	\$2.50	<b>\$0.00</b>
Cheques written	0	0	0	0	0	\$1.50	<b>\$0.00</b>
Cheque deposit	0	0	0	0	0	\$1.50	<b>\$0.00</b>
Over the counter deposit	0	0	0	0	0	\$2.50	<b>\$0.00</b>
Quick deposits	0	0	0	0	0	\$0.20	<b>\$0.00</b>
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	<b>\$0.00</b>
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</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>







030

MR YUEN SHUN MA AND MRS SUK YU CHIU  
 19 HIGH ST  
 KEW VIC 3101

Account Number 06 3142 10308435

Statement Period 1 Jun 2018 - 31 Aug 2018

Closing Balance \$3,157.03 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)

Name: B AND W MA 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.

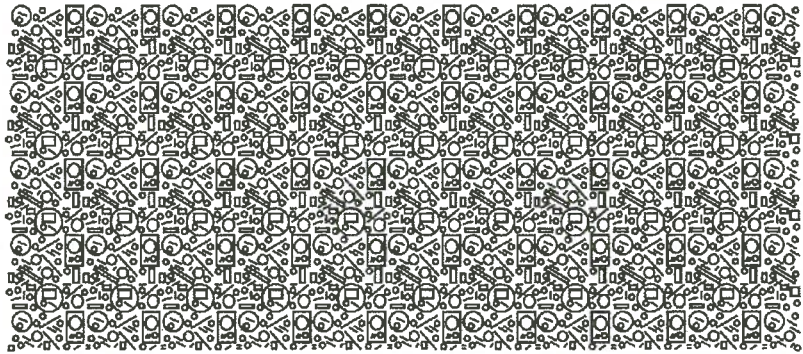


\*# 24533.42766.1.2.ZZ258R3.0303MU.R3.S151.D243.L.V06.00.25

Date	Transaction	Debit	Credit	Balance
01 Jun	2018 OPENING BALANCE			\$33,735.16 CR
01 Jun	Account Fee	10.00		\$33,725.16 CR
05 Jun	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,122.84	\$34,848.00 CR
11 Jun	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$35,348.00 CR
14 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR2195080904		242.13	\$35,590.13 CR
25 Jun	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$36,090.13 CR
29 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR2205595473		242.13	\$36,332.26 CR
30 Jun	Transfer From MA PHYSIO PL ..		1,200.00	<b>\$37,532.26 CR</b>
01 Jul	Account Fee	10.00		\$37,522.26 CR
06 Jul	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,429.98	\$38,952.24 CR
09 Jul	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$39,452.24 CR
12 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR2214693629		242.13	\$39,694.37 CR
23 Jul	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$40,194.37 CR
26 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR2223431051		246.49	\$40,440.86 CR
30 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 373530477521260 Super PAYG	222.00		\$40,218.86 CR

Account Number

06 3142 10308435



Date	Transaction	Debit	Credit	Balance
30 Jul	ASIC NetBank BPAY 17301 2291201281451 asic	254.00		\$39,964.86 CR
01 Aug	Account Fee	10.00		\$39,954.86 CR
02 Aug	Transfer to CBA A/c NetBank transfer	38,946.68		\$1,008.18 CR
03 Aug	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		587.33	\$1,595.51 CR
06 Aug	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$2,095.51 CR
08 Aug	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		64.50	\$2,160.01 CR
09 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR2233770293		246.49	\$2,406.50 CR
20 Aug	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$2,906.50 CR
24 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR2244370558		250.53	\$3,157.03 CR
31 Aug	2018 CLOSING BALANCE			\$3,157.03 CR
<b>Opening balance</b>				
	<b>- Total debits</b>			
	<b>+ Total credits</b>			
	<b>= Closing balance</b>			
	\$33,735.16 CR	\$39,452.68	\$8,874.55	\$3,157.03 CR

**Transaction Summary during 1st May 2018 to 31st July 2018**

Transaction Type	01 May to 31 May	01 Jun to 30 Jun	01 Jul to 31 Jul	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</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>

# IMPORTANT NOTICE

## New daily cash deposit limit for ATMs that accept instant deposits.

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.



# IMPORTANT NOTICE

PLEASE READ THIS NOTICE CAREFULLY

THIS NOTICE IS IMPORTANT TO YOU. IT CONTAINS INFORMATION THAT MAY AFFECT YOUR RIGHTS AND INTERESTS. PLEASE READ IT CAREFULLY AND KEEP IT FOR FUTURE REFERENCE.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT US AT THE FOLLOWING ADDRESS:

12345 Main Street  
City, State, ZIP Code  
Phone: (123) 456-7890

YOUR SIGNATURE IS REQUIRED TO ACCEPT THIS NOTICE. PLEASE SIGN AND RETURN THE ATTACHED FORM TO US.

PLEASE PRINT YOUR NAME AND SIGNATURE IN THE SPACES PROVIDED.

1234567890

1234567890