



035

MR JOHN EDWARD CLEAVE AND
MISS A E CLEAVE AND ACE SUPERAN
11 LEWIS PL
MANLY WEST QLD 4179

Your Statement

Statement 90 (Page 1 of 2)

Account Number 06 7167 11381843

Statement Period 12 Jun 2020 - 11 Jul 2020

Closing Balance \$477,547.06 CR

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

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 CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders 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: MS ANNE ELIZABETH CLEAVE + MR JOHN EDWA
RD CLEAVE ITF ACE 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
12 Jun	2020 OPENING BALANCE			\$477,529.94 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$713.71			
01 Jul	Credit Interest		19.62	\$477,549.56 CR
01 Jul	Paper Statement Fee	2.50		\$477,547.06 CR
11 Jul	2020 CLOSING BALANCE			\$477,547.06 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$477,529.94 CR		\$2.50		\$19.62		\$477,547.06 CR



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Account Number 06 7167 11381843

Statement
Period 12 Jul 2020 - 11 Aug 2020

Closing Balance \$477,567.34 CR

Enquiries 13 1998
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Date	Transaction	Debit	Credit	Balance
12 Jul	2020 OPENING BALANCE			\$477,547.06 CR
01 Aug	Credit Interest		20.28	\$477,567.34 CR
11 Aug	2020 CLOSING BALANCE			\$477,567.34 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$477,547.06 CR		Nil		\$20.28		\$477,567.34 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

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



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Account Number 06 7167 11381843

Statement
Period 12 Aug 2020 - 11 Sep 2020

Closing Balance \$689,263.70 CR

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

Direct Investment Account

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Date	Transaction	Debit	Credit	Balance
12 Aug 2020	OPENING BALANCE			\$477,567.34 CR
27 Aug	Direct Credit 381273 UBank Security 287955		0.01	\$477,567.35 CR
28 Aug	Direct Credit 381273 The trustee for Account Closure tr		211,658.53	\$689,225.88 CR
01 Sep	Credit Interest		40.32	\$689,266.20 CR
01 Sep	Paper Statement Fee	2.50		\$689,263.70 CR
11 Sep 2020	CLOSING BALANCE			\$689,263.70 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$477,567.34 CR		\$2.50		\$211,698.86		\$689,263.70 CR



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Your Statement

Statement 93

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Account Number 06 7167 11381843

Statement

Period 12 Sep 2020 - 11 Oct 2020

Closing Balance \$884,319.38 CR

Enquiries 13 1998

(24 hours a day, 7 days a week)

Direct Investment Account

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Date	Transaction	Debit	Credit	Balance
12 Sep 2020	OPENING BALANCE			\$689,263.70 CR
01 Oct	Credit Interest		169.96	\$689,433.66 CR
01 Oct	Paper Statement Fee	2.50		\$689,431.16 CR
09 Oct	Direct Credit 319181 Ace Superannuati Est Anne Cleave		194,882.40	\$884,313.56 CR
09 Oct	Direct Credit 319181 Ace Superannuati Est Anne Cleave		5.82	\$884,319.38 CR
11 Oct 2020	CLOSING BALANCE			\$884,319.38 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$689,263.70 CR		\$2.50		\$195,058.18		\$884,319.38 CR



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Your Statement

Statement 94

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Account Number 06 7167 11381843

Statement
Period 12 Oct 2020 - 11 Nov 2020

Closing Balance \$884,529.39 CR

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

Direct Investment Account

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Date	Transaction	Debit	Credit	Balance
12 Oct	2020 OPENING BALANCE			\$884,319.38 CR
01 Nov	Credit Interest		212.51	\$884,531.89 CR
01 Nov	Paper Statement Fee	2.50		\$884,529.39 CR
11 Nov	2020 CLOSING BALANCE			\$884,529.39 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$884,319.38 CR		\$2.50		\$212.51		\$884,529.39 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

CSVData (19)

1/01/2021	-2.5	Paper Statement Fee	898348.59 ✓
1/01/2021	75.58	Credit Interest	898351.09
20/12/2020	13617.76	Direct Credit 012721 ATO ATO004000013954614	898275.51
1/12/2020	-2.5	Paper Statement Fee	884657.75
1/12/2020	130.86	Credit Interest	884660.25
1/11/2020	-2.5	Paper Statement Fee	884529.39
1/11/2020	212.51	Credit Interest	884531.89
9/10/2020	5.82	Direct Credit 319181 Ace Superannuati Est Anne Cleave	884319.38
9/10/2020	194882.4	Direct Credit 319181 Ace Superannuati Est Anne Cleave	884313.56
1/10/2020	-2.5	Paper Statement Fee	689431.16
1/10/2020	169.96	Credit Interest	689433.66
1/09/2020	-2.5	Paper Statement Fee	689263.7
1/09/2020	40.32	Credit Interest	689266.2
28/08/2020	211658.53	Direct Credit 381273 The trustee for Account Closure tr	689225.88
27/08/2020	0.01	Direct Credit 381273 UBank Security 287955	477567.35
1/08/2020	20.28	Credit Interest	477567.34
1/07/2020	-2.5	Paper Statement Fee	477547.06
1/07/2020	19.62	Credit Interest	477549.56
1/06/2020	-2.5	Paper Statement Fee	477529.94
1/06/2020	20.28	Credit Interest	477532.44
1/05/2020	-2.5	Paper Statement Fee	477512.16
1/05/2020	19.62	Credit Interest	477514.66
1/04/2020	-2.5	Paper Statement Fee	477495.04
1/04/2020	147.78	Credit Interest	477497.54
1/03/2020	208.5	Credit Interest	477349.76
1/02/2020	222.78	Credit Interest	477141.26
1/01/2020	93.39	Credit Interest	476918.48
20/12/2019	731.2	Direct Credit 250556 WBC DIVIDEND 001235675571	476825.09
19/12/2019	472723.11	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	476093.89
18/12/2019	275	Direct Credit 077669 MQG Dividend S00029364834	3370.78
18/12/2019	1329.6	Direct Credit 397204 ANZ DIVIDEND A068/00605461	3095.78
12/12/2019	1349.58	Direct Credit 002473 NAB FINAL DIV DV202/00527846	1766.18
27/11/2019	353.4	Direct Credit 386258 BOQ FNL DIV 001235467033	416.6

5/11/2019	-4000	Transfer to xx0078 NetBank ACE Pension	63.2
4/11/2019	2800	Direct Credit 381273 The trustee for ACE Trfr	4063.2
1/11/2019	0.09	Credit Interest	1263.2
24/10/2019	487.5	Direct Credit 234619 SUN CAP RETURN 001234992056	1263.11
9/10/2019	175.5	Direct Credit 362548 WESFARMERS LTD FIN19/01022629	775.61
5/10/2019	-16000	Transfer to xx0078 CommBank app ACE pension	600.11
4/10/2019	387.06	Direct Credit 032708 SPARK NEW ZEALAN 001234802515	16600.11



List of Transactions

Account name MS ANNE ELIZABETH CLEAVE + MR JOHN EDWARD CLEAVE ITF ACE SUPERANNUATION FUND
BSB 067167
Account number 11381843
Account type Commonwealth Direct Investment Account
Account currency AUD
Transactions from 20/12/20 - 07/01/21

Note:

This transaction listing may not display all payments on your account if filter settings were applied, prior to printing you this copy for the chosen date range. For a complete list of your transactions, please log on to your online channel.

Date	Transaction details	Amount	Balance
7 Jan 2021	Closed Account Branch VIRGINIA <i>fee \$30</i>	-\$895,033.36	\$0.00
7 Jan 2021	Credit Interest	+\$14.77	\$895,033.36
7 Jan 2021	Wdl Branch VIRGINIA <i>fee \$30</i>	-\$3,330.00	\$895,018.59
1 Jan 2021	Paper Statement Fee	-\$2.50	\$898,348.59
1 Jan 2021	Credit Interest	+\$75.58	\$898,351.09
20 Dec 2020	Direct Credit 012721 ATO ATO004000013954614	+\$13,617.76	\$898,275.51

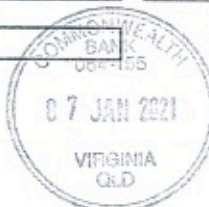


International Money Transfer

(Customer Copy)

Section 1 - IMT details

Lodging branch BSB 4155	Lodging branch name VIRGINIA	IMT reference number M01IMTS006574-01	Date 07-JAN-2021
Destination Country AUSTRALIA	Dealer number 	Currency Amount AUD	895,033.36
		Exchange Rate	1.0000000
		AUD Amount	895,033.36
		Fee	30.00
		Total amount Paid	895,063.36



Section 2 - Sender details

Sender's full name & residential address JOHN EDWARD CLEAVE 11 LEWIS PL MANLY WEST QLD AUSTRALIA 4179	Sender's account number 716711381843
	CIF Number 118260947

Section 3 - Beneficiary details

Beneficiary's full name & residential address PORTA LAWYERS TRUST ACCOUNT 3 420 NEWMAN ROAD GEEBUNG QLD 4034	Description/purpose of payment ACE SUPERANNUATION FUND
Beneficiary's bank name and address SUNCORP-METWAY LIMITED AUSTRALIA	Beneficiary's bank code
Intermediary bank name and address NOT APPLICABLE	Beneficiary's account number / IBAN /484799606797555
	Intermediary bank code

Section 4 - Terms and Conditions

The Sender (you) agrees:

1. We (the Bank) may use other banks to process this transaction.
2. Payment instructions will be accepted and processed in accordance with the relevant Product or Service terms and conditions or Product Disclosure Statements (PDS) where applicable.
3. Money sent overseas is usually available for payment to the beneficiary within three business days (Australian time) of our accepting your instructions, but is subject to the requirements and practices of overseas banks and regulators and circumstances beyond the Bank's control (such as international communications breakdowns and problems or delays in processing of a payment by other banks) which may lengthen the timeframe for receipt of funds. Some payments may be subject to delays due to additional screening and processes.
4. Exchange rates are indicative only. The exchange rate will be determined when your transaction is confirmed and this is the rate that will apply to your payment, regardless of when the payment is processed.
5. We are not liable for:
 - any loss suffered as a result of us acting on these instructions in good faith except where our negligence causes the loss; or
 - any consequential loss incurred; or
 - any delays in payment to the beneficiary by other banks.
6. Other banks may charge processing fees which they may deduct from the payment. If however, the other banks charge us instead, you must reimburse us for such fees. We may offer you the option for us to request that all charges be directed to us instead of being deducted from your payment for a fee, in which case we will absorb those costs, however other banks may ignore our instruction in which case we are liable only to the extent of the amount deducted.
7. Other banks may convert the currency sent into other currencies. In some cases, they may first convert the currency sent to an intermediate currency (such as U.S. dollars or Euros) prior to conversion to the desired ending currency. This could happen even where the currency sent and the desired ending currency is Australian dollars. We may offer to request non conversion, however other banks may ignore our instruction in which case we are not liable for any resultant loss or shortfall.



International Money Transfer

(Customer Copy)

Section 1 - IMT details

Lodging branch BSB 4155	Lodging branch name VIRGINIA	IMT reference number M01IMTS006573-01	Date 07-JAN-2021
Destination Country AUSTRALIA	Currency Amount AUD	3,300.00	
Dealer number	Exchange Rate	1.0000000	
	AUD Amount	3,300.00	
	Fee	30.00	
	Total amount Paid	3,330.00	

Section 2 - Sender details

Sender's full name & residential address JOHN EDWARD CLEAVE 11 LEWIS PL MANLY WEST QLD AUSTRALIA 4179	Sender's account number 716711381843
	CIF Number 118260947

Section 3 - Beneficiary details

Beneficiary's full name & residential address CLEAVE ACCOUNTING PTY LTD 1 270 ROBINSON ROAD EAST GEEBUNG QLD 4034	Description/purpose of payment ACE SUPERANNUATION FUND
Beneficiary's bank name and address SUNCORP-METWAY LIMITED AUSTRALIA	Beneficiary's bank code
Intermediary bank name and address NOT APPLICABLE	Beneficiary's account number / IBAN /484799203184838
	Intermediary bank code

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2. Payment instructions will be accepted and processed in accordance with the relevant Product or Service terms and conditions or Product Disclosure Statements (PDS) where applicable.
3. Money sent overseas is usually available for payment to the beneficiary within three business days (Australian time) of our accepting your instructions, but is subject to the requirements and practices of overseas banks and regulators and circumstances beyond the Bank's control (such as international communications breakdowns and problems or delays in processing of a payment by other banks) which may lengthen the timeframe for receipt of funds. Some payments may be subject to delays due to additional screening and processes.
4. Exchange rates are indicative only. The exchange rate will be determined when your transaction is confirmed and this is the rate that will apply to your payment, regardless of when the payment is processed.
5. We are not liable for:
 - any loss suffered as a result of us acting on these instructions in good faith except where our negligence causes the loss; or
 - any consequential loss incurred; or
 - any delays in payment to the beneficiary by other banks.
6. Other banks may charge processing fees which they may deduct from the payment. If however, the other banks charge us instead, you must reimburse us for such fees. We may offer you the option for us to request that all charges be directed to us instead of being deducted from your payment for a fee, in which case we will absorb those costs, however other banks may ignore our instruction in which case we are liable only to the extent of the amount deducted.
7. Other banks may convert the currency sent into other currencies. In some cases, they may first convert the currency sent to an intermediate currency (such as U.S. dollars or Euros) prior to conversion to the desired ending currency. This could happen even where the currency sent and the desired ending currency is Australian dollars. We may offer to request non conversion, however other banks may ignore our instruction in which case we are not liable for any resultant loss or shortfall.