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MR RICHARD RICCIO  
 PO BOX 183  
 CARLTON NORTH VIC 3054

**Account Number** 06 7167 18602485

**Statement Period** 7 May 2021 - 6 Nov 2021

**Closing Balance** \$239,151.57 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.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: RIC SUPER PTY LTD ITF RIC FUN SUPER

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).

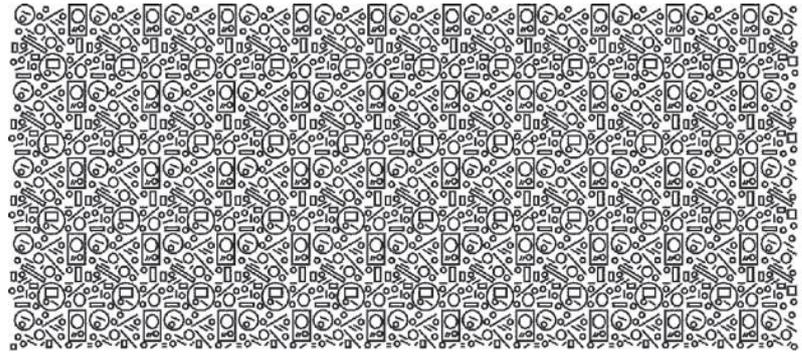
Date	Transaction	Debit	Credit	Balance
07 May 2021	OPENING BALANCE			\$15,825.33 CR
01 Jun	Credit Interest		0.67	\$15,826.00 CR
03 Jun	Direct Credit 301500 LaTrobe Fund CLA Interest MAY 0.85		216.58	\$16,042.58 CR
29 Jun	Transfer from NetBank CRICCIO Conces cnt		5,000.00	\$21,042.58 CR
29 Jun	Transfer from NetBank RRICCIO Conces cnt		5,000.00	\$26,042.58 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$267.98			
01 Jul	Credit Interest		0.69	\$26,043.27 CR
05 Jul	Direct Credit 301500 LaTrobe Fund CLA Interest JUN 0.85		209.59	\$26,252.86 CR
09 Jul	Direct Credit 301500 LaTrobe Fund CMO Redemption 240485		200,000.00	\$226,252.86 CR
21 Jul	INTERACTIVE BR AUS NetBank BPAY 216671 83065341960006 1st Fund IB Acc	10,000.00		\$216,252.86 CR
28 Jul	Direct Credit 513372 BIN SPC DIV 001262553248		549.90	\$216,802.76 CR
30 Jul	Direct Credit 255730 Centuria Capital S00115696181		368.28	\$217,171.04 CR
01 Aug	Credit Interest		7.27	\$217,178.31 CR



\*# 1811.4026.1.3 ZZ258R3 0303 SL R3.S951.D312.O V06.00.34

Account Number

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Date	Transaction	Debit	Credit	Balance			
03 Aug	Direct Credit 301500 LaTrobe Fund CLA Interest JUL 0.85		109.45	\$217,287.76 CR			
05 Aug	Direct Credit 610026 05/08/2021 001262636768		15,665.10	\$232,952.86 CR			
01 Sep	Credit Interest		9.81	\$232,962.67 CR			
03 Sep	Direct Credit 301500 LaTrobe Fund CLA Interest AUG 0.85		72.19	\$233,034.86 CR			
16 Sep	Direct Credit 502391 AEF DIV 001266018889		100.00	\$233,134.86 CR			
23 Sep	Direct Credit 088147 TLS FNL DIV 001264852308		400.00	\$233,534.86 CR			
24 Sep	Direct Credit 458106 SENEX ENERGY LTD SEP21/00810480		256.25	\$233,791.11 CR			
30 Sep	Direct Credit 436383 FMG DIVIDEND 001267448951		3,165.00	\$236,956.11 CR			
30 Sep	Direct Credit 458106 CSL LTD DIVIDEND AUD21/01087247		267.06	\$237,223.17 CR			
30 Sep	Direct Credit 458106 CSL LTD DIVIDEND AUD21/01037519		95.38	\$237,318.55 CR			
01 Oct	Credit Interest		9.59	\$237,328.14 CR			
05 Oct	Direct Credit 301500 LaTrobe Fund CLA Interest SEP 0.85		69.86	\$237,398.00 CR			
06 Oct	Direct Credit 458106 ILUKA RESOURCES OCT21/00813424		412.80	\$237,810.80 CR			
07 Oct	Direct Credit 362548 WESFARMERS LTD FIN21/01125794		986.40	\$238,797.20 CR			
12 Oct	Direct Credit 458106 IMDEX LIMITED FIN21/00802951		158.40	\$238,955.60 CR			
14 Oct	ASIC NetBank BPAY 17301 2296084589847 ASIC AnnualFee	56.00		\$238,899.60 CR			
22 Oct	Direct Credit 458106 ARB CORP LTD CT21/00805797		169.65	\$239,069.25 CR			
01 Nov	Credit Interest		10.13	\$239,079.38 CR			
04 Nov	Direct Credit 301500 LaTrobe Fund CLA Interest OCT 0.85		72.19	\$239,151.57 CR			
06 Nov	2021 CLOSING BALANCE			\$239,151.57 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$15,825.33 CR		\$10,056.00		\$233,382.24		\$239,151.57 CR

**Your Credit Interest Rate Summary**

<b>Date</b>	<b>Balance</b>	<b>Standard Credit Interest Rate (p.a.)</b>
06 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



# 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: We cannot request a chargeback on BPAY payments 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.

