



035

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

Account Number 06 7167 11381843

Statement Period 12 Jun 2019 - 11 Jul 2019

Closing Balance \$10,193.06 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

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Date	Transaction	Debit	Credit	Balance
12 Jun 2019	OPENING BALANCE			\$10,257.87 CR
24 Jun	Direct Credit 250556 WBC DIVIDEND 001229393202		859.16	\$11,117.03 CR ✓
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$22.46			
01 Jul	Credit Interest		0.85	\$11,117.88 CR
01 Jul	Direct Credit 397204 ANZ DIVIDEND A067/00609707		1,329.60	\$12,447.48 CR
01 Jul	Transfer to xx0078 NetBank ACE Pension	4,000.00		\$8,447.48 CR
03 Jul	Direct Credit 002473 NAB INTERIM DIV DV201/00534182		1,349.58	\$9,797.06 CR
03 Jul	Direct Credit 077669 MQG S00029364834		396.00	\$10,193.06 CR
11 Jul 2019	CLOSING BALANCE			\$10,193.06 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$10,257.87 CR		\$4,000.00		\$3,935.19		\$10,193.06 CR

*# 2392.5062.1.1 ZZ258R3 0303 SLR3 S931.D192.O V06 00.25



Your Statement

Statement 79 (Page 1 of 2)

Account Number 06 7167 11381843

Statement Period 12 Jul 2019 - 11 Aug 2019

Closing Balance \$493.48 CR

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



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Date	Transaction	Debit	Credit	Balance
12 Jul	2019 OPENING BALANCE			\$10,193.06 CR
18 Jul	Transfer to other Bank NetBank ACE Transfer	6,000.00		\$4,193.06 CR
01 Aug	Credit Interest		0.42	\$4,193.48 CR
01 Aug	Transfer to xx0078 NetBank ACE Pension	4,000.00		\$193.48 CR
09 Aug	Direct Credit 396297 TCL DIV/DIST AUF19/00836906		300.00	\$493.48 CR
11 Aug	2019 CLOSING BALANCE			\$493.48 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$10,193.06 CR		\$10,000.00		\$300.42		\$493.48 CR



*# 4606.13385.1.1.ZZ258R3.0303.SL.R3.S931.D224.O.V06.00.25



Your Statement

Statement 80 (Page 1 of 2)

Account Number 06 7167 11381843

Statement Period 12 Aug 2019 - 11 Sep 2019

Closing Balance \$946.72 CR

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



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Date	Transaction	Debit	Credit	Balance
12 Aug 2019	OPENING BALANCE			\$493.48 CR
15 Aug	Direct Credit 409688 SYD DISTRIBUTION AUG19/00847063		363.68	\$857.16 CR
30 Aug	Direct Credit 255730 CREDIT CORP S00029364834		367.20	\$1,224.36 CR
02 Sep	Direct Credit 381273 The trustee for ACETfr		2,780.64	\$4,005.00 CR
03 Sep	Transfer to xx0078 NetBank ACE Pension	4,000.00		\$5.00 CR
11 Sep	Direct Credit 082705 APA DST 001231670962		941.72	\$946.72 CR
11 Sep 2019	CLOSING BALANCE			\$946.72 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$493.48 CR		\$4,000.00		\$4,453.24		\$946.72 CR





Your Statement

Statement 81 (Page 1 of 2)

Account Number 06 7167 11381843

Statement Period 12 Sep 2019 - 11 Oct 2019

Closing Balance \$775.61 CR

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



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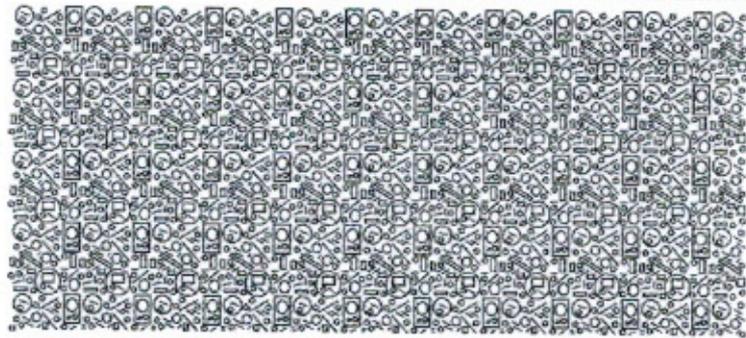
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Date	Transaction	Debit	Credit	Balance
12 Sep 2019	OPENING BALANCE			\$946.72 CR
13 Sep	Direct Credit 255730 SPARK INFRASTRUC S00029364834		378.75	\$1,325.47 CR
20 Sep	Direct Credit 071224 TABCORP DIV 001231822761		570.24	\$1,895.71 CR
25 Sep	Direct Credit 417100 SUN FINAL DIV 001231534878		550.00	\$2,445.71 CR
25 Sep	Direct Credit 140504 SONIC HEALTHCARE FIN19/00822311		255.00	\$2,700.71 CR
26 Sep	Direct Credit 088147 TLS FNL DIV 001232482504		580.00	\$3,280.71 CR
26 Sep	Direct Credit 401507 CBA FNL DIV 001231082113		1,134.21	\$4,414.92 CR
26 Sep	Direct Credit 458106 COLES GROUP LTD FIN19/01140616		79.88	\$4,494.80 CR
27 Sep	Direct Credit 489275 IOOF DIVIDEND S00029364834		228.00	\$4,722.80 CR
30 Sep	Direct Credit 326860 NHF DIVIDEND SEP19/00916521		578.50	\$5,301.30 CR
30 Sep	Direct Credit 544319 Bendigo S00029364834		911.75	\$6,213.05 CR
01 Oct	Direct Credit 381273 The trustee for ACE Trfr		10,000.00	\$16,213.05 CR





Date	Transaction	Debit	Credit	Balance														
04 Oct	Direct Credit 032708 SPARK NEW ZEALAN 001234802515		387.06	\$16,600.11 CR														
05 Oct	Transfer to xx0078 CommBank app ACE pension	16,000.00		\$600.11 CR														
09 Oct	Direct Credit 362548 WESFARMERS LTD FIN19/01022629		175.50	\$775.61 CR														
11 Oct	2019 CLOSING BALANCE			\$775.61 CR														
<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">Opening balance</td> <td style="text-align: center;">-</td> <td style="text-align: right;">Total debits</td> <td style="text-align: center;">+</td> <td style="text-align: right;">Total credits</td> <td style="text-align: center;">=</td> <td style="text-align: right;">Closing balance</td> </tr> <tr> <td style="text-align: right;">\$946.72 CR</td> <td></td> <td style="text-align: right;">\$16,000.00</td> <td></td> <td style="text-align: right;">\$15,828.89</td> <td></td> <td style="text-align: right;">\$775.61 CR</td> </tr> </table>					Opening balance	-	Total debits	+	Total credits	=	Closing balance	\$946.72 CR		\$16,000.00		\$15,828.89		\$775.61 CR
Opening balance	-	Total debits	+	Total credits	=	Closing balance												
\$946.72 CR		\$16,000.00		\$15,828.89		\$775.61 CR												

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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



Your Statement

Statement 82 (Page 1 of 2)

Account Number 06 7167 11381843

Statement Period 12 Oct 2019 - 11 Nov 2019

Closing Balance \$63.20 CR

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



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Date	Transaction	Debit	Credit	Balance
12 Oct 2019	OPENING BALANCE			\$775.61 CR
24 Oct	Direct Credit 234619 SUN CAP RETURN 001234992056		487.50	\$1,263.11 CR
01 Nov	Credit Interest		0.09	\$1,263.20 CR
04 Nov	Direct Credit 381273 The trustee for ACE Trfr		2,800.00	\$4,063.20 CR
05 Nov	Transfer to xx0078 NetBank ACE Pension	4,000.00		\$63.20 CR
11 Nov 2019	CLOSING BALANCE			\$63.20 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$775.61 CR		\$4,000.00		\$3,287.59		\$63.20 CR





Your Statement

Statement 83 (Page 1 of 1)

Account Number 06 7167 11381843

Statement Period 12 Nov 2019 - 11 Dec 2019

Closing Balance \$416.60 CR

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Date	Transaction	Debit	Credit	Balance			
12 Nov 2019	OPENING BALANCE			\$63.20 CR			
27 Nov	Direct Credit 386258 BOQ FNL DIV 001235467033		353.40	\$416.60 CR			
11 Dec 2019	CLOSING BALANCE			\$416.60 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$63.20 CR		Nil		\$353.40		\$416.60 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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



Your Statement

Statement 84 (Page 1 of 2)

Account Number 06 7167 11381843

Statement Period 12 Dec 2019 - 11 Jan 2020

Closing Balance \$476,918.48 CR

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



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Date	Transaction	Debit	Credit	Balance
12 Dec 2019	OPENING BALANCE			\$416.60 CR
12 Dec	Direct Credit 002473 NAB FINAL DIV DV202/00527846		1,349.58	\$1,766.18 CR
18 Dec	Direct Credit 397204 ANZ DIVIDEND A068/00605461		1,329.60	\$3,095.78 CR
18 Dec	Direct Credit 077669 MQG Dividend S00029364834		275.00	\$3,370.78 CR
19 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		472,723.11	\$476,093.89 CR
20 Dec	Direct Credit 250556 WBC DIMDEND 001235675571		731.20	\$476,825.09 CR
01 Jan	Credit Interest		93.39	\$476,918.48 CR
11 Jan 2020	CLOSING BALANCE			\$476,918.48 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$416.60 CR		Nil		\$476,501.88		\$476,918.48 CR



Your Statement

Statement 85 (Page 1 of 1)

Account Number 06 7167 11381843

Statement Period 12 Jan 2020 - 11 Feb 2020

Closing Balance \$477,141.26 CR

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



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Date	Transaction	Debit	Credit	Balance
12 Jan 2020	OPENING BALANCE			\$476,918.48 CR
01 Feb	Credit Interest		222.78	\$477,141.26 CR
11 Feb 2020	CLOSING BALANCE			\$477,141.26 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$476,918.48 CR		Nil		\$222.78		\$477,141.26 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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*# 1466.3657.1.1 ZZ258R3 0303 SL R3 S131.D042.O V06.00.28



Your Statement

Statement 86 (Page 1 of 1)

Account Number 06 7167 11381843

Statement Period 12 Feb 2020 - 11 Mar 2020

Closing Balance \$477,349.76 CR

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



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Date	Transaction	Debit	Credit	Balance
12 Feb 2020	OPENING BALANCE			\$477,141.26 CR
01 Mar	Credit Interest		208.50	\$477,349.76 CR
11 Mar 2020	CLOSING BALANCE			\$477,349.76 CR
	Opening balance			
		- Total debits	+ Total credits	= Closing balance
	\$477,141.26 CR	Nil	\$208.50	\$477,349.76 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.01%
	\$50,000.00 - \$99,999.99	0.01%
	\$100,000.00 - \$249,999.99	0.10%
	\$250,000.00 - \$499,999.99	0.30%
	\$500,000.00 and over	0.55%

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Your Statement

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Account Number 06 7167 11381843

Statement Period 12 Mar 2020 - 11 Apr 2020

Closing Balance \$477,495.04 CR

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Date	Transaction	Debit	Credit	Balance
12 Mar 2020	OPENING BALANCE			\$477,349.76 CR
01 Apr	Credit Interest		147.78	\$477,497.54 CR
01 Apr	Paper Statement Fee	2.50		\$477,495.04 CR
11 Apr 2020	CLOSING BALANCE			\$477,495.04 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$477,349.76 CR		\$2.50		\$147.78		\$477,495.04 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Apr	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%

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Your Statement

Statement 88 (Page 1 of 2)

Account Number 06 7167 11381843

Statement Period 12 Apr 2020 - 11 May 2020

Closing Balance \$477,512.16 CR

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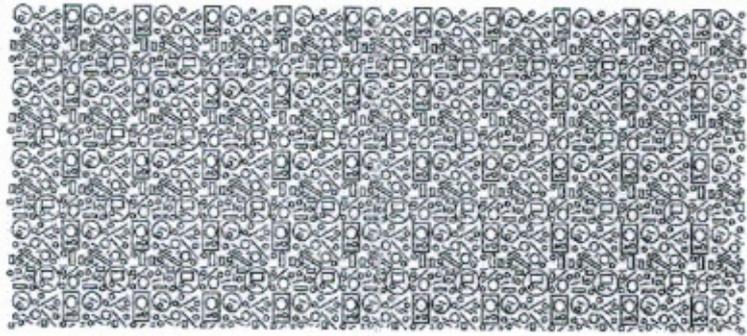
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
12 Apr 2020	OPENING BALANCE			\$477,495.04 CR
01 May	Credit Interest		19.62	\$477,514.66 CR
01 May	Paper Statement Fee	2.50		\$477,512.16 CR
11 May 2020	CLOSING BALANCE			\$477,512.16 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$477,495.04 CR		\$2.50		\$19.62		\$477,512.16 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 May	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%



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Account Number 06 7167 11381843

Statement Period 12 May 2020 - 11 Jun 2020

Closing Balance \$477,529.94 CR

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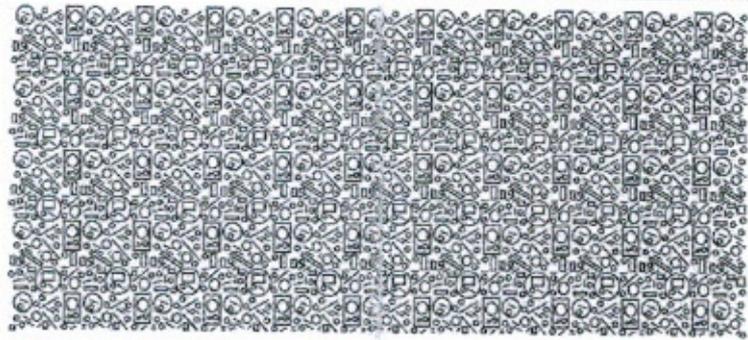
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
12 May 2020	OPENING BALANCE			\$477,512.16 CR
01 Jun	Credit Interest		20.28	\$477,532.44 CR
01 Jun	Paper Statement Fee	2.50		\$477,529.94 CR
11 Jun 2020	CLOSING BALANCE			\$477,529.94 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$477,512.16 CR		\$2.50		\$20.28		\$477,529.94 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jun	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.



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)



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

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

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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