



Your Statement

Statement 77 (Page 1 of 2)

Account Number 06 7167 16292399

Statement Period 1 Nov 2019 - 30 Nov 2019

Closing Balance \$23,936.57 CR

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



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MR ALAN CHEUNG
 24 BANCHORY AVE
 HILLSIDE VIC 3037

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: ALLAN CHEUNG NOMINEES PTY LTD - K P ALA
 N CHEUNG S - F A - C -

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 Nov 2019	OPENING BALANCE			\$23,819.14 CR
01 Nov	Credit Interest		0.94	\$23,820.08 CR
07 Nov	Direct Credit 543237 PERPETUAL CREDIT Ref: 190137		7.49	\$23,827.57 CR
07 Nov	Direct Credit 483066 ARENA REIT S00106136131		71.50	\$23,899.07 CR
22 Nov	Direct Credit 539212 CMW DST SEP 001235530317		37.50	\$23,936.57 CR
30 Nov 2019	CLOSING BALANCE			\$23,936.57 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$23,819.14 CR		Nil		\$117.43		\$23,936.57 CR





Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
30 Nov	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.