



041

THE TRUSTEE  
 PO BOX 1223  
 ASHMORE CITY QLD 4214

**Account Number** 06 4450 10493832

**Statement Period** 14 Jan 2019 - 13 Jul 2019

**Closing Balance** \$118,572.26 CR

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

## Direct Investment Account

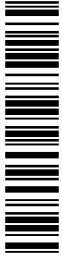
If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your Commonwealth Direct Investment Account can grow your savings while you plan your next investment. Earn a competitive rate. You can enjoy instant access to your money through ATMs, Netbank, EFTPOS, telephone banking and bank branches.

Name: XWB NOMINEES PTY LTD AS TRUSTEES FOR THE  
 XWB SUPERANNUATION FUND

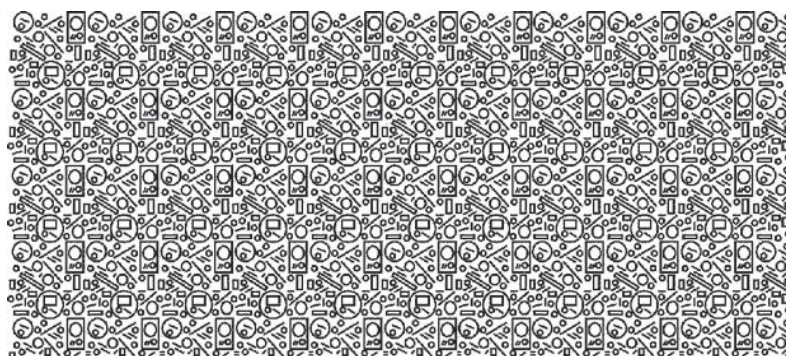
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
14 Jan	2019 OPENING BALANCE			\$85,160.57 CR
01 Feb	Credit Interest		36.33	\$85,196.90 CR
01 Feb	Account Fee	5.00		\$85,191.90 CR
01 Feb	Direct Credit 469182 JSH COMM ASSET M RAY WHITE		6,787.00	\$91,978.90 CR
03 Feb	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$85,937.90 CR
08 Feb	Transfer to CBA A/c NetBank ASIC	383.00		\$85,554.90 CR
08 Feb	Transfer to CBA A/c NetBank ASIC	173.00		\$85,381.90 CR
13 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 279458394908160 XWB BAS	2,574.00		\$82,807.90 CR
15 Feb	Direct Credit 469182 JSH COMM ASSET M RAY WHITE		455.62	\$83,263.52 CR
28 Feb	Transfer to CBA A/c NetBank ACCOUNTING	275.00		\$82,988.52 CR
01 Mar	Credit Interest		32.49	\$83,021.01 CR
01 Mar	Account Fee	5.00		\$83,016.01 CR
01 Mar	Direct Credit 469182 JSH COMM ASSET M RAY WHITE		6,445.29	\$89,461.30 CR
03 Mar	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$83,420.30 CR



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Date	Transaction	Debit	Credit	Balance
06 Mar	TWEED SHIRE - RATES NetBank BPAY 131284 70349618 tweed water	272.24		\$83,148.06 CR
15 Mar	Direct Credit 469182 JSH COMM ASSET M RAY WHITE		7,134.21	\$90,282.27 CR
27 Mar	ORIGIN ENERGY NetBank BPAY 130112 200042394185 electricity	242.43		\$90,039.84 CR
01 Apr	Credit Interest		37.14	\$90,076.98 CR
01 Apr	Account Fee	5.00		\$90,071.98 CR
03 Apr	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$84,030.98 CR
01 May	Transfer to other Bank NetBank oz fire	55.00		\$83,975.98 CR
01 May	Credit Interest		34.70	\$84,010.68 CR
01 May	Account Fee	5.00		\$84,005.68 CR
01 May	Direct Credit 469182 JSH COMM ASSET M RAY WHITE		6,900.91	\$90,906.59 CR
03 May	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$84,865.59 CR
05 May	ORIGIN ENERGY NetBank BPAY 130112 200042394185 origin	84.95		\$84,780.64 CR
05 May	Transfer to other Bank NetBank marino law	1,264.98		\$83,515.66 CR
08 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 279458394908160 BAS	3,647.00		\$79,868.66 CR
08 May	Transfer to CBA A/c NetBank ACCOUNTING	275.00		\$79,593.66 CR
23 May	TWEED SHIRE - RATES NetBank BPAY 131284 70349618 tweed water	89.26		\$79,504.40 CR
01 Jun	Credit Interest		34.40	\$79,538.80 CR
01 Jun	Account Fee	5.00		\$79,533.80 CR
01 Jun	Transaction Fee	0.30		\$79,533.50 CR
03 Jun	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$73,492.50 CR
11 Jun	Transfer to CBA A/c NetBank ACCOUNTING	4,620.00		\$68,872.50 CR
13 Jun	Direct Credit 012721 ATO ATO008000010704406		5,725.29	\$74,597.79 CR
29 Jun	Transfer from NetBank XIE SUPA GUARANTEE		25,000.00	\$99,597.79 CR
29 Jun	Transfer from NetBank CHE SUPA GUARANTEE		25,000.00	\$124,597.79 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$497.68			

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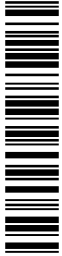
Date	Transaction	Debit	Credit	Balance
01 Jul	Credit Interest		20.47	\$124,618.26 CR
01 Jul	Account Fee	5.00		\$124,613.26 CR
03 Jul	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$118,572.26 CR
13 Jul 2019	CLOSING BALANCE			\$118,572.26 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$85,160.57 CR		\$50,232.16		\$83,643.85		\$118,572.26 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
13 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.10%
	\$20,000.00 - \$49,999.99	0.15%
	\$50,000.00 - \$99,999.99	0.15%
	\$100,000.00 - \$249,999.99	0.40%
	\$250,000.00 - \$499,999.99	0.90%
	\$500,000.00 and over	0.90%

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



# 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: a chargeback can only be requested if the disputed transaction occurred on your Mastercard or VISA card. We cannot request a chargeback on BPAY payments from your Debit Mastercard, or on EFTPOS accounts, 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.

