



041

THE TRUSTEE
 PO BOX 1223
 ASHMORE CITY QLD 4214

Account Number 06 4450 10493832

Statement Period 14 Jul 2018 - 13 Jan 2019

Closing Balance \$85,160.57 CR

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

Direct Investment Account

Your Commonwealth Direct Investment Account 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: 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 Jul	2018 OPENING BALANCE			\$89,106.75 CR
19 Jul	TWEED SHIRE - RATES NetBank BPAY 131284 80207681 tweed council rate	4,692.89		\$84,413.86 CR
01 Aug	Credit Interest		37.08	\$84,450.94 CR
01 Aug	Account Fee	5.00		\$84,445.94 CR
01 Aug	Direct Credit 469182 JSH COMM ASSET M RWCB		6,360.00	\$90,805.94 CR
03 Aug	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$84,764.94 CR
21 Aug	TWEED SHIRE - RATES NetBank BPAY 131284 70349618 tweed water bill Value Date: 22/08/2018	423.08		\$84,341.86 CR
24 Aug	Transfer to CBA A/c NetBank ACCOUNTING	275.00		\$84,066.86 CR
24 Aug	Direct Credit 469182 JSH COMM ASSET M RWCB		34,980.50	\$119,047.36 CR
28 Aug	Transfer to other Bank NetBank 0772	1,301.53		\$117,745.83 CR
01 Sep	Credit Interest		52.81	\$117,798.64 CR
01 Sep	Account Fee	5.00		\$117,793.64 CR
03 Sep	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$111,752.64 CR
11 Sep	TAX OFFICE PAYMENTS NetBank BPAY 75556 279458394908160 XWB BAS	4,467.00		\$107,285.64 CR
01 Oct	Credit Interest		89.73	\$107,375.37 CR
01 Oct	Account Fee	5.00		\$107,370.37 CR



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Date	Transaction	Debit	Credit	Balance
02 Oct	Direct Credit 469182 JSH COMM ASSET M RWCB		6,787.00	\$114,157.37 CR
03 Oct	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$108,116.37 CR
11 Oct	DEFT INSURANCE NetBank BPAY 20362 40028382911942 insurance	10,110.00		\$98,006.37 CR
12 Oct	TWEED SHIRE - RATES NetBank BPAY 131284 51190502 TWEED FIRE SAFETY	92.00		\$97,914.37 CR
01 Nov	Credit Interest		57.93	\$97,972.30 CR
01 Nov	Account Fee	5.00		\$97,967.30 CR
03 Nov	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$91,926.30 CR
06 Nov	TAX OFFICE PAYMENTS NetBank BPAY 75556 279458394908160 XWB SUPERFUND BAS	6,162.00		\$85,764.30 CR
07 Nov	Transfer to CBA A/c NetBank ACCOUNTING	275.00		\$85,489.30 CR
20 Nov	Transfer to other Bank NetBank ozfire	55.00		\$85,434.30 CR
27 Nov	TWEED SHIRE - RATES NetBank BPAY 131284 70349618 water notice	285.63		\$85,148.67 CR
01 Dec	Credit Interest		35.72	\$85,184.39 CR
01 Dec	Account Fee	5.00		\$85,179.39 CR
03 Dec	Transfer to other Bank NetBank fire safety check	616.00		\$84,563.39 CR
03 Dec	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$78,522.39 CR
17 Dec	Direct Credit 469182 JSH COMM ASSET M RAY WHITE		6,475.59	\$84,997.98 CR
21 Dec	Direct Credit 469182 JSH COMM ASSET M RAY WHITE		6,787.00	\$91,784.98 CR
23 Dec	ORIGIN ENERGY NetBank BPAY 130112 200042394185 electricity	614.22		\$91,170.76 CR
01 Jan	Credit Interest		35.81	\$91,206.57 CR
01 Jan	Account Fee	5.00		\$91,201.57 CR
03 Jan	Transfer to CBA A/c NetBank LOAN REPAYMENT	6,041.00		\$85,160.57 CR
13 Jan	2019 CLOSING BALANCE			\$85,160.57 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$89,106.75 CR		\$65,645.35		\$61,699.17		\$85,160.57 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
13 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.25%
	\$20,000.00 - \$49,999.99	0.50%
	\$50,000.00 - \$99,999.99	0.50%
	\$100,000.00 - \$249,999.99	0.75%
	\$250,000.00 - \$499,999.99	1.25%
	\$500,000.00 and over	1.25%

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



Important notices

Changes to Keycards when travelling overseas

From **11 June 2018**, all new and replacement Keycards issued by CommBank cannot be used for in-store purchases overseas. Keycards can still be used to withdraw funds from any overseas ATM where Cirrus is accepted.

The following terms and conditions, where applicable to you, have been amended to reflect the change:

- Electronic Banking Terms and Conditions

Changes to your daily withdrawal limit

From **May 2019**, purchases made when selecting SAV/CHQ will no longer count towards your daily withdrawal limit. Only cash withdrawals will count towards the daily limit. This will apply to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect the change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to simplify our product offering, whilst balancing the banking needs of our customers.