

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit licence 234945

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IAN F CROSSING 39 ASCOT AVE DULWICH SA 5065 047

## Your Statement

Statement 56	5	(Page 1 of 2)
Account Number		06 5125 10240548
Statement Period	10 M	ay 2021 - 9 Aug 2021
Closing Bala	nce	\$193.53 CR
Enquiries		13 1998
(24	hours	a day, 7 days a week)



### **Cheque Acct Bearing Interest**

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

- Name: IAN FRANCIS CROSSING AND RONDA CROSSING IN TRUST FOR CROSSING FAMILY 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.

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
10 May	2021 OPENING BALANCE			\$143.01 CR
01 Jun	Account Fee	5.00		\$138.01 CR
25 Jun	Direct Credit 250556 WBC DIVIDEND 001260437650		895.52	\$1,033.53 CR
25 Jun	Transfer from xx2172 NetBank TxCheqAcc		4,100.00	\$5,133.53 CR
25 Jun	Transfer To IF Crossing NetBank SMSF Pension	5,000.00		\$133.53 CR
01 Jul	Account Fee	5.00		\$128.53 CR
01 Jul	Direct Credit 397204 ANZ DIVIDEND A071/00599595		3,500.00	\$3,628.53 CR
01 Jul	Transfer to xx2172 NetBank TxBusOL	3,500.00		\$128.53 CR
02 Jul	Direct Credit 531543 NAB INTERIM DIV DV221/01026131		900.00	\$1,028.53 CR
02 Jul	Transfer to xx2172 NetBank TxBusOL	900.00		\$128.53 CR
26 Jul	Direct Credit 219182 MMA OFFSHORE JUL21/00801400		70.00	\$198.53 CR

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Account Number	06 5125 10240548

Date Transaction	Debit	Credit	Balance
01 Aug Account Fee	5.00		\$193.53 CR
09 Aug 2021 CLOSING BALANCE			\$193.53 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$143.01 CR		\$9,415.00		\$9,465.52		\$193.53 CR

Your Credit Interest Rate Summary						
Date	Balance	Standard Credit Interest Rate (p.a.)#				
09 Aug	Less than \$5,000.00 \$5,000.00 and over	0.01% 0.01%				

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

Transaction Summary during 1st May 2021 to 31st July 2021
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		-					
Transaction Type	01 May to 31 May	01 Jun to 30 Jun	01 Jul to 31 Jul	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$5.00	\$15.00
Paper Statement Fee						\$2.50	\$0.00

# 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

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

**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 <u>commbank.com.au</u>. 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.