



Account Number 06 7167 16700380

Statement
Period 17 Dec 2022 - 16 Jun 2023

Closing Balance \$18,761.28 CR

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

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MR MARTIN CALOGHIRIS
PO BOX 146
GLENELG SA 5045

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: CALOGHIRIS PTY LTD - CALOGHIRIS SUPER F
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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
17 Dec 2022	OPENING BALANCE			\$17,381.68 CR
01 Jan	Credit Interest		9.99	\$17,391.67 CR
18 Jan	Direct Credit 358020 VAF PAYMENT JAN23/00803963		25.78	\$17,417.45 CR
20 Jan	Direct Credit 358020 VEU DIVIDEND VEU52/00807334		290.41	\$17,707.86 CR
25 Jan	Direct Credit 358020 VTS DIVIDEND VTS52/00809272		401.84	\$18,109.70 CR
27 Jan	Direct Credit 458106 MYX PAYMENT JAN23/00806155		136.00	\$18,245.70 CR
01 Feb	Credit Interest		10.48	\$18,256.18 CR
24 Feb	Direct Credit 458106 GOODMAN GROUP FEB23/00820587		150.00	\$18,406.18 CR
01 Mar	Credit Interest		10.07	\$18,416.25 CR
17 Mar	Direct Credit 489318 PAI DIV 001291676031		250.00	\$18,666.25 CR
22 Mar	Direct Credit 140504 SONIC HEALTHCARE INT23/00840735		210.00	\$18,876.25 CR
22 Mar	Direct Credit 255730 MA Financial DIV S00110750226		140.00	\$19,016.25 CR





Date	Transaction	Debit	Credit	Balance
28 Mar	Direct Credit 026785 BLACKMORES LTD MAR23/00806548		391.50	\$19,407.75 CR
29 Mar	Direct Credit 458106 SANTOS DIVIDEND AUS22/00899981		670.90	\$20,078.65 CR
30 Mar	Direct Credit 401507 CBA DIV 001291550973		1,995.00	\$22,073.65 CR
30 Mar	Direct Credit 358020 MINERAL RESOURCE MAR23/00815370		480.00	\$22,553.65 CR
30 Mar	Direct Credit 458106 BHP GROUP DIV AI387/00408241		2,590.91	\$25,144.56 CR
01 Apr	Credit Interest		14.99	\$25,159.55 CR
05 Apr	Direct Credit 458106 CSL LTD DIVIDEND 23AUD/00908674		324.29	\$25,483.84 CR
05 Apr	Direct Credit 458106 WOODSIDE FIN22/00904026		738.96	\$26,222.80 CR
13 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		381.98	\$26,604.78 CR
14 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		170.97	\$26,775.75 CR
17 Apr	Direct Credit 219182 CAR PAITREO 2023 RPP23/00804434		232.50	\$27,008.25 CR
18 Apr	Direct Credit 326860 CAR DIVIDEND APR23/00807938		370.50	\$27,378.75 CR
20 Apr	Direct Credit 358020 VEU DIVIDEND VEU53/00807254		55.54	\$27,434.29 CR
20 Apr	Direct Credit 358020 VAF PAYMENT APR23/00803894		46.70	\$27,480.99 CR
21 Apr	Direct Credit 458106 ARB CORP LTD APR23/00804321		160.00	\$27,640.99 CR
26 Apr	Direct Credit 358020 VTS DIVIDEND VTS53/00809198		350.07	\$27,991.06 CR
27 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		469.59	\$28,460.65 CR
01 May	Credit Interest		26.52	\$28,487.17 CR
01 May	Direct Credit 142644 HARVEY NORMAN S00110750226		650.00	\$29,137.17 CR
10 May	Direct Debit 062934 COMMSEC SECURITI COMMSEC	10,397.35		\$18,739.82 CR
01 Jun	Credit Interest		21.46	\$18,761.28 CR
16 Jun 2023	CLOSING BALANCE			\$18,761.28 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$17,381.68 CR		\$10,397.35		\$11,776.95		\$18,761.28 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
16 Jun	Less than \$10,000.00	0.35%
	\$10,000.00 - \$19,999.99	1.25%
	\$20,000.00 - \$49,999.99	1.45%
	\$50,000.00 - \$99,999.99	1.85%
	\$100,000.00 - \$249,999.99	2.40%
	\$250,000.00 - \$499,999.99	2.70%
	\$500,000.00 and over	3.00%

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

Important Information:

We try to get things right the first time – but if we don’t, we’ll do what we can to fix it.
You can fix most problems simply by contacting us.
Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001
Tell us online: commbank.com.au/support/compliments-and-complaints.html
Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



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 commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week.

