



Account Number 06 2198 10643426

Statement Period 25 Feb 2019 - 24 Aug 2019

Closing Balance \$224,303.52 CR

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



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KAVICH FAMILY SUPERFUND
 10 CARNEGIE CCT
 CHIFLEY NSW 2036

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: KAVICH FAMILY INVESTMENTS PTY LTD IN TRUST FOR
 KAVICH FAMILY SUPERFUND

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
25 Feb	2019 OPENING BALANCE			\$214,018.77 CR
01 Mar	Credit Interest		123.15	\$214,141.92 CR
01 Mar	Account Fee	5.00		\$214,136.92 CR
07 Mar	Transfer from NetBank SGPK		342.00	\$214,478.92 CR
07 Mar	Transfer from NetBank SGMK		105.00	\$214,583.92 CR
10 Mar	Transfer from NetBank SGMK		100.00	\$214,683.92 CR
21 Mar	Transfer from NetBank SGPK		342.00	\$215,025.92 CR
21 Mar	Transfer from NetBank SGMK		129.00	\$215,154.92 CR
26 Mar	STRATAPAY-LEVY NetBank BPAY 74625 135381745 Strata Tara Pacifi	1,506.61		\$213,648.31 CR
28 Mar	Direct Credit 028041 RAINE & HORNE MA RENT PAYMNT KAVICH		2,840.29	\$216,488.60 CR
01 Apr	Credit Interest		136.83	\$216,625.43 CR
01 Apr	Account Fee	5.00		\$216,620.43 CR
04 Apr	Transfer from NetBank SGPK		342.00	\$216,962.43 CR
04 Apr	Transfer from NetBank SGMK		129.00	\$217,091.43 CR



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Date	Transaction	Debit	Credit	Balance
15 Apr	Chq 000003 presented	60.00		\$217,031.43 CR
17 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 209880745974160 ATO	1,989.00		\$215,042.43 CR
18 Apr	Transfer from NetBank SGPK		342.00	\$215,384.43 CR
18 Apr	Transfer from NetBank SGMK		129.00	\$215,513.43 CR
24 Apr	Chq 000004 presented	141.60		\$215,371.83 CR
29 Apr	Direct Credit 028041 RAINE & HORNE MA RENT PAYMNT KAVICH		2,877.03	\$218,248.86 CR
01 May	Credit Interest		133.43	\$218,382.29 CR
01 May	Account Fee	5.00		\$218,377.29 CR
01 May	Transaction Fee	3.00		\$218,374.29 CR
02 May	Transfer from NetBank SGPK		342.00	\$218,716.29 CR
02 May	Transfer from NetBank SGMK		129.00	\$218,845.29 CR
03 May	RANDWICK COUNCIL NetBank BPAY 5603 609399 Shop 2 Rates	340.00		\$218,505.29 CR
16 May	Transfer from NetBank SGPK		342.00	\$218,847.29 CR
16 May	Transfer from NetBank SGMK		129.00	\$218,976.29 CR
26 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 209880745974160 BAS Mar19	2,121.00		\$216,855.29 CR
26 May	Transfer to CBA A/c NetBank AjakaBas Mar19	220.00		\$216,635.29 CR
30 May	Transfer from NetBank SGPK		342.00	\$216,977.29 CR
30 May	Transfer from NetBank SGMK		129.00	\$217,106.29 CR
30 May	Direct Credit 028041 RAINE & HORNE MA RENT PAYMNT KAVICH		3,017.03	\$220,123.32 CR
01 Jun	Credit Interest		139.20	\$220,262.52 CR
01 Jun	Account Fee	5.00		\$220,257.52 CR
13 Jun	Transfer from NetBank SGMK		129.00	\$220,386.52 CR
15 Jun	RANDWICK COUNCIL NetBank BPAY 5603 609399 Shop 2 Rates	333.93		\$220,052.59 CR
27 Jun	Transfer from NetBank SGMK		129.00	\$220,181.59 CR
28 Jun	Direct Credit 028041 RAINE & HORNE MA RENT PAYMNT KAVICH		2,997.03	\$223,178.62 CR

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Date	Transaction	Debit	Credit	Balance
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,865.27			
01 Jul	Credit Interest		99.94	\$223,278.56 CR
01 Jul	Account Fee	5.00		\$223,273.56 CR
11 Jul	Transfer from NetBank SGMK		129.00	\$223,402.56 CR
15 Jul	STRATAPAY-LEVY NetBank BPAY 74625 135381745 Strata Pay	1,506.61		\$221,895.95 CR
15 Jul	Transfer to CBA A/c NetBank ASIC Ajaka	432.00		\$221,463.95 CR
25 Jul	Transfer from NetBank SGMK		129.00	\$221,592.95 CR
30 Jul	Direct Credit 028041 RAINE & HORNE MA RENT PAYMNT KAVICH		3,017.03	\$224,609.98 CR
01 Aug	Credit Interest		61.90	\$224,671.88 CR
01 Aug	Account Fee	5.00		\$224,666.88 CR
15 Aug	SYDNEY WATER NetBank BPAY 45435 49330380004 Office Water	363.36		\$224,303.52 CR
24 Aug	2019 CLOSING BALANCE			\$224,303.52 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$214,018.77 CR		\$9,047.11		\$19,331.86		\$224,303.52 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
24 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.05%
	\$20,000.00 - \$49,999.99	0.10%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.15%
	\$250,000.00 - \$499,999.99	0.65%
	\$500,000.00 and over	0.65%

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

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

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. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.

