



Account Number 06 3000 10972334

Statement Period 9 Dec 2022 - 8 Mar 2023

Closing Balance \$997.49 CR

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



027

THE TRUSTEES  
 IRWIN AND STEPHANIE SUPERANNUATION FUND  
 4 JESSE ST  
 GLEN IRIS VIC 3146

## 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.

Name: IRWIN K KAM AND  
 STEPHANIE MEI LEE KAM IN TRUST FOR  
 IRWIN AND STEPHANIE 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
09 Dec	2022 OPENING BALANCE			\$35,628.63 CR
16 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR3370261325		536.67	\$36,165.30 CR
21 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR3372971482		2,107.70	\$38,273.00 CR
01 Jan	Credit Interest		22.02	\$38,295.02 CR
04 Jan	Transfer to other Bank NetBank Transfer to NAB SF	20,000.00		\$18,295.02 CR
05 Jan	Transfer to other Bank NetBank Interbank transfer	15,000.00		\$3,295.02 CR
09 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		15,420.05	\$18,715.07 CR
10 Jan	Transfer to other Bank NetBank Transfer to NAB	15,000.00		\$3,715.07 CR
17 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		16,670.05	\$20,385.12 CR
18 Jan	Transfer to other Bank NetBank Interbank transfer	20,000.00		\$385.12 CR
19 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3391649108		567.10	\$952.22 CR
23 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3393877062		2,107.70	\$3,059.92 CR
24 Jan	Transfer To Trident Financial Gp NetBank Annual audit fee 2022	1,665.00		\$1,394.92 CR





Date	Transaction	Debit	Credit	Balance	
03 Feb	Direct Credit 012721 ATO ATO002000017867862		5,129.95	\$6,524.87 CR	
03 Feb	Transfer to other Bank NetBank Interbank transfer	6,500.00		\$24.87 CR	
07 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		18,382.84	\$18,407.71 CR	
07 Feb	Transfer to other Bank NetBank Interbank transfer	18,000.00		\$407.71 CR	
13 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		14,006.45	\$14,414.16 CR	
13 Feb	Transfer to other Bank NetBank Interbank transfer	14,000.00		\$414.16 CR	
16 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR3412138692		583.33	\$997.49 CR	
08 Mar	2023 CLOSING BALANCE			\$997.49 CR	
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		\$35,628.63 CR	\$110,165.00	\$75,533.86	\$997.49 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
08 Mar	Less than \$5,000.00	0.00%
	\$5,000.00 - \$49,999.99	0.35%
	\$50,000.00 - \$249,999.99	1.15%
	\$250,000.00 and over	1.65%

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](http://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](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



## Important Notice

### Changes to cheque access from 3 June 2023

We are phasing out cheque access<sup>1</sup> from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply<sup>2</sup>.
- If a cheque book was not issued for your account<sup>2</sup> before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on [commbank.com.au](https://commbank.com.au)

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Transferring money to a BSB and Account Number or paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit

For your personal accounts you can also use phone banking to transfer money between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

<sup>1</sup> Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

<sup>2</sup> Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

® Registered to BPAY Pty Ltd ABN 69 079 137 518