



Account Number 06 3000 10972334

Statement Period 9 Jun 2023 - 8 Sep 2023

Closing Balance \$208.95 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.

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

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 Jun	2023 OPENING BALANCE			\$75.26 CR
16 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR3501558060		557.74	\$633.00 CR
20 Jun	Transfer to other Bank NetBank Interbank transfer	633.00		\$0.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$54.27			
01 Jul	Credit Interest		0.03	\$0.03 CR
17 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR3524393384		606.69	\$606.72 CR
18 Jul	Transfer to other Bank NetBank SMSFgatewayservice	59.99		\$546.73 CR
18 Jul	Transfer to other Bank NetBank Interbank transfer	546.73		\$0.00
01 Aug	Credit Interest		0.01	\$0.01 CR
17 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR3549478064		877.75	\$877.76 CR
30 Aug	Transfer to other Bank NetBank Transfer to NAB	877.76		\$0.00
01 Sep	Credit Interest		0.11	\$0.11 CR





Date	Transaction	Debit	Credit	Balance
05 Sep	Direct Credit 301500 Shine Lawyers Pt Q041221		208.84	\$208.95 CR
08 Sep	2023 CLOSING BALANCE			\$208.95 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$75.26 CR		\$2,117.48		\$2,251.17		\$208.95 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
08 Sep	Less than \$10,000.00	0.35%
	\$10,000.00 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](https://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](https://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