



Account Number 06 7167 10777870

Statement Period 12 Dec 2019 - 11 Jan 2020

Closing Balance \$206,236.95 CR

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



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DR DENISE SHIRLEY BEALE AND
 MR GARY A BEALE AND BEALE SUPER
 11 BANKS SMITH DR
 GEMBROOK VIC 3783

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.

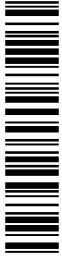
Your CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: DR DENISE BEALE + MR GARY ALFRED BEALE
 ITF BEALE 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.

Date	Transaction	Debit	Credit	Balance
12 Dec 2019	OPENING BALANCE			\$187,374.90 CR
17 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		18,486.17	\$205,861.07 CR
18 Dec	Direct Credit 397204 ANZ DIVIDEND A068/00632596		160.00	\$206,021.07 CR
20 Dec	Direct Credit 250556 WBC DIVIDEND 001235926711		160.00	\$206,181.07 CR
01 Jan	Credit Interest		55.88	\$206,236.95 CR
11 Jan 2020	CLOSING BALANCE			\$206,236.95 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$187,374.90 CR		Nil		\$18,862.05		\$206,236.95 CR



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Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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