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MR DANIEL ABRAHAM 1501 BELLS LINE OF ROAD KURRAJONG HEIGHTS NSW 2758

Your Statement

Statement 9		(Page 1 of 2)		
Account Nun	nber	06 7167 22627757		
Statement Period	28 Se	ep 2022 - 13 Jan 2023		
Closing Balance				
Enquiries		13 1998		
(24 hours a day, 7 days a week				



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: MR DANIEL ABRAHAM

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.

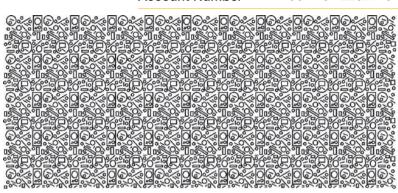
This is your last statement as your account has now been closed

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	r e				Debit	Credi	t	Balance
28 Sep 2022 OPENING	BALANCE							Nil
13 Jan 2023 CLOSING	BALANCE							Nil
	Opening balance	-	Total debits	+	Total cred	dits	=	Closing balance
	Nil		Nil			Nil		Nil

Your Credit Interest Rate Summary					
Date	Balance	Standard Credit Interest Rate (p.a.)			
13 Jan	Less than \$10,000.00 \$10,000.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$249,999.99 \$250,000.00 - \$499,999.99 \$500,000.00 and over	0.00% 0.70% 1.00% 1.20% 1.60% 2.00% 2.15%			

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 Notice

Changes to cheque access from 3 June 2023

We are phasing out cheque access¹ 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 apply².
- If a cheque book was not issued for your account² 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

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
- 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 to someone or 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

- ¹ 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.
- Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit commbank.com.au/changes-to-cheques
- ® Registered to BPAY Pty Ltd ABN 69 079 137 518

