

ABN 48 123 123 124 AFSL and Australian credit licence 234945

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MR DONALD COWLEY SMITH AND MRS J H SMITH AND DONJAN STAFF S 40 WESSELLS RD BARGARA QLD 4670

Your Statement

Statement 1	18	(Page 1 of 2)					
Account Nu	nber	06 7167 11839818					
Statement Period	12 Oc	et 2022 - 11 Nov 2022					
Closing Bala	ince	\$88.96 CR					
Enquiries (24	1 hours	13 1998 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: MRS JANINE HEATHER SMITH + MR DONALD COW LEY SMITH ITF DONJAN STAFF S/F
- 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.

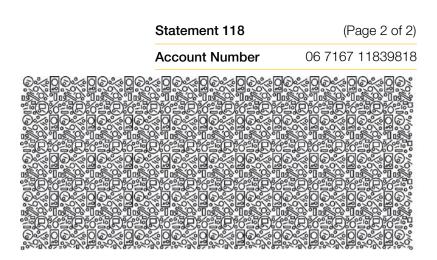
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date T	ransaction					Debit	Credi	t	Balance
12 Oct 20	022 OPENING	BALANCE							\$88.96 CR
11 Nov 20)22 CLOSING I	BALANCE							\$88.96 CR
		Opening balance	- Tota	l debits	+	Total cr	edits	=	Closing balance
		\$88.96 CR		Nil			Nil		\$88.96 CR
Your C	redit Inte	rest Rate Sun	nmary						
Date	Balance		Standard Credit Interest Bate (n.a.)						

		Rate (p.a.)
11 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.70%
	\$20,000.00 - \$49,999.99	1.00%
	\$50,000.00 - \$99,999.99	1.20%
	\$100,000.00 - \$249,999.99	1.60%
	\$250,000.00 - \$499,999.99	1.90%
	\$500,000.00 and over	2.05%

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

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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: <u>commbank.com.au/support/compliments-and-complaints.html</u> 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