



Your Statement

Statement 11 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 13 Mar 2018 - 12 Sep 2018

Closing Balance \$86,383.38 CR

Enquiries 13 2221
(24 hours a day, 7 days a week)



007

MS D P GHEDIA
33 FINLAYSON ST
LANE COVE NSW 2066

GoalSaver

GoalSaver rewards you with bonus interest for saving regularly, helping you reach your savings goal sooner. You will earn bonus interest on balances less than \$1,000,000 when you deposit at least \$200 (excluding interest earned on the account) and make no withdrawal each calendar month. You also get 1 fee free assisted withdrawal each month.

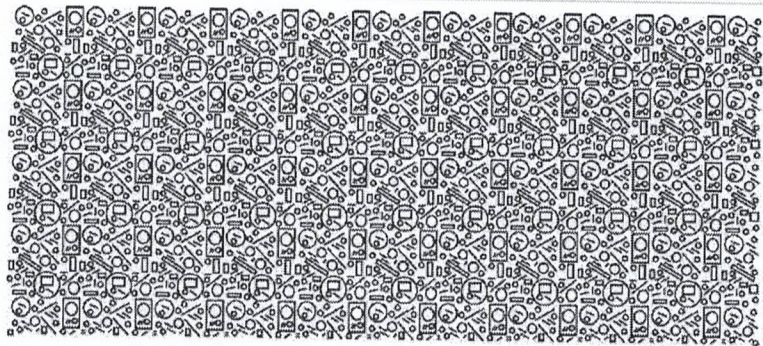
Name: DAMYANTI PREMJI GHEDIA

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Date	Transaction	Debit	Credit	Balance
13 Mar 2018	OPENING BALANCE			\$84,412.56 CR
01 Apr	Credit Interest		0.72	\$84,413.28 CR
01 Apr	Bonus Interest		127.76	\$84,541.04 CR
05 Apr	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$84,741.04 CR
01 May	Credit Interest		0.70	\$84,741.74 CR
01 May	Bonus Interest		124.18	\$84,865.92 CR
07 May	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$85,065.92 CR
01 Jun	Credit Interest		0.72	\$85,066.64 CR
01 Jun	Bonus Interest		128.84	\$85,195.48 CR
05 Jun	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$85,395.48 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$8.32			
01 Jul	BONUS INTEREST EARNED on this account to June 30, 2018 is \$1,466.21			
01 Jul	Credit Interest		0.70	\$85,396.18 CR
01 Jul	Bonus Interest		125.25	\$85,521.43 CR
05 Jul	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$85,721.43 CR
01 Aug	Credit Interest		0.73	\$85,722.16 CR

Account Number

06 2192 10323656



Date	Transaction	Debit	Credit	Balance
01 Aug	Bonus Interest		129.97	\$85,852.13 CR
06 Aug	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$86,052.13 CR
01 Sep	Credit Interest		0.73	\$86,052.86 CR
01 Sep	Bonus Interest		130.52	\$86,183.38 CR
05 Sep	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$86,383.38 CR
12 Sep	2018 CLOSING BALANCE			\$86,383.38 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$84,412.56 CR		Nil		\$1,970.82		\$86,383.38 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
13 Mar	Less than \$50,000.00	0.01%	1.64%#	1.65%#
	\$50,000.00 - \$249,999.99	0.01%	1.99%#	2.00%#
	\$250,000.00 - \$999,999.99	0.01%	2.29%#	2.30%#
	\$1,000,000.00 and over	0.01%	0.00%#	0.01%#

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

Transaction Summary during 1st March 2018 to 31st August 2018

Transaction Type	01 Mar to 30 Apr	01 May to 30 Jun	01 Jul to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals+	0	0	0	0	0	\$2.50	\$0.00
Account Fee						\$0.00	\$0.00
Paper Statement Fee						\$0.00	\$0.00

+Two additional free staff assisted withdrawals per month if pension paid directly into the account.



Your Statement

Statement 12

(Page 1 of 1)

Account Number 06 2192 10323656

Statement Period 13 Sep 2018 - 29 Oct 2018

Closing Balance \$86,710.95 CR

Enquiries 13 2221
(24 hours a day, 7 days a week)

007

MS D P GHEDIA
33 FINLAYSON ST
LANE COVE NSW 2066

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Date	Transaction	Debit	Credit	Balance
13 Sep	2018 OPENING BALANCE			\$86,383.38 CR
01 Oct	Credit Interest		0.71	\$86,384.09 CR
01 Oct	Bonus Interest		126.86	\$86,510.95 CR
05 Oct	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$86,710.95 CR
29 Oct	Ad Hoc Paper Statement Fee			
29 Oct	Ad Hoc Paper Statement Fee			
29 Oct	2018 CLOSING BALANCE			\$86,710.95 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$86,383.38 CR		Nil		\$327.57		\$86,710.95 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
13 Sep	Less than \$50,000.00	0.01%	1.64%#	1.65%#
	\$50,000.00 - \$249,999.99	0.01%	1.99%#	2.00%#
	\$250,000.00 - \$999,999.99	0.01%	2.29%#	2.30%#
	\$1,000,000.00 and over	0.01%	0.00%#	0.01%#

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

IMPORTANT NOTICE

New daily cash deposit limit for ATMs that accept instant deposits.

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.



Your Statement

Statement 13 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 30 Oct 2018 - 13 Dec 2018

Closing Balance \$87,372.00 CR

Enquiries 13 2221
(24 hours a day, 7 days a week)



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33 FINLAYSON ST
LANE COVE NSW 2066

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Name: DAMYANTI PREMJI GHEDIA

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
30 Oct	2018 OPENING BALANCE			\$86,710.95 CR
01 Nov	Credit Interest		0.74	\$86,711.69 CR
01 Nov	Bonus Interest		131.65	\$86,843.34 CR
05 Nov	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$87,043.34 CR
01 Dec	Credit Interest		0.72	\$87,044.06 CR
01 Dec	Bonus Interest		127.94	\$87,172.00 CR
05 Dec	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$87,372.00 CR
13 Dec	2018 CLOSING BALANCE			\$87,372.00 CR

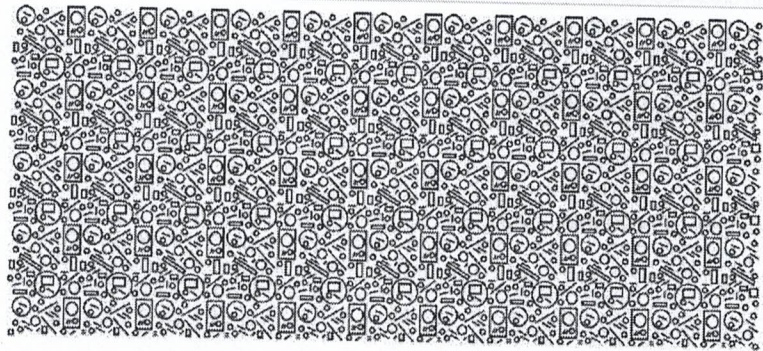
Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$86,710.95 CR		Nil		\$661.05		\$87,372.00 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
30 Oct	Less than \$50,000.00	0.01%	1.64%#	1.65%#
	\$50,000.00 - \$249,999.99	0.01%	1.99%#	2.00%#
	\$250,000.00 - \$999,999.99	0.01%	2.29%#	2.30%#
	\$1,000,000.00 and over	0.01%	0.00%#	0.01%#

Account Number

06 2192 10323656



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Transaction Summary during 1st September 2018 to 30th November 2018

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals+	0	0	0	0	0	\$2.50	\$0.00
Account Fee						\$0.00	\$0.00
Paper Statement Fee						\$0.00	\$0.00

+Two additional free staff assisted withdrawals per month if pension paid directly into the account.



Your Statement

Statement 14

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Account Number 06 2192 10323656

Statement

Period 14 Dec 2018 - 13 Mar 2019

Closing Balance \$88,361.16 CR

Enquiries 13 2221



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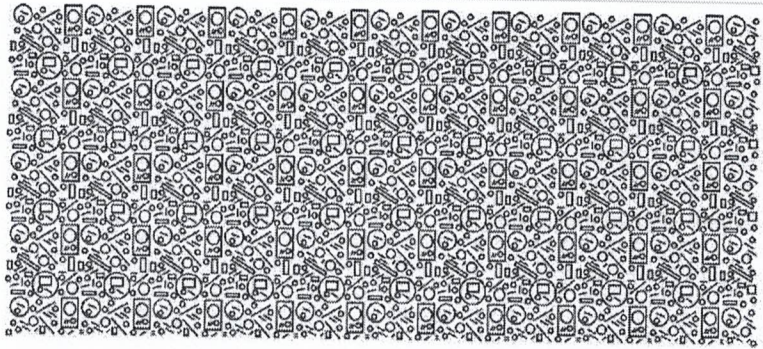
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Date	Transaction	Debit	Credit	Balance
14 Dec 2018	OPENING BALANCE			\$87,372.00 CR
01 Jan	Credit Interest		0.74	\$87,372.74 CR
01 Jan	Bonus Interest		132.76	\$87,505.50 CR
07 Jan	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$87,705.50 CR
01 Feb	Credit Interest		0.74	\$87,706.24 CR
01 Feb	Bonus Interest		133.31	\$87,839.55 CR
05 Feb	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$88,039.55 CR
01 Mar	Credit Interest		0.68	\$88,040.23 CR
01 Mar	Bonus Interest		120.93	\$88,161.16 CR
05 Mar	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$88,361.16 CR
13 Mar 2019	CLOSING BALANCE			\$88,361.16 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$87,372.00 CR		NIL		\$989.16		\$88,361.16 CR

Account Number

06 2192 10323656



Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
14 Dec	Less than \$50,000.00	0.01%	1.64%#	1.65%#
	\$50,000.00 - \$249,999.99	0.01%	1.99%#	2.00%#
	\$250,000.00 - \$999,999.99	0.01%	2.29%#	2.30%#
	\$1,000,000.00 and over	0.01%	0.00%#	0.01%#

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Transaction Summary during 1st December 2018 to 28th February 2019

Transaction Type	01 Dec to 31 Dec	01 Jan to 31 Jan	01 Feb to 28 Feb	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals+	0	0	0	0	0	\$2.50	\$0.00
Account Fee						\$0.00	\$0.00
Paper Statement Fee						\$0.00	\$0.00

+Two additional free staff assisted withdrawals per month if pension paid directly into the account.



Your Statement

Statement 15

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Account Number 06 2192 10323656

Statement Period 14 Mar 2019 - 13 Jun 2019

Closing Balance \$89,364.04 CR

Enquiries 13 2221



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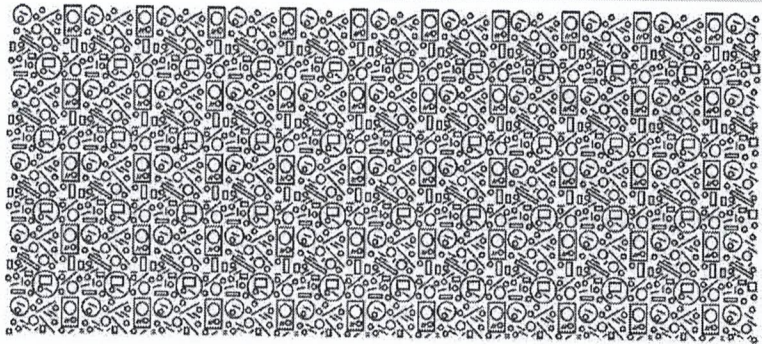
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Date	Transaction	Debit	Credit	Balance
14 Mar	2019 OPENING BALANCE			\$88,361.16 CR
01 Apr	Credit Interest		0.75	\$88,361.91 CR
01 Apr	Bonus Interest		134.44	\$88,496.35 CR
05 Apr	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$88,696.35 CR
01 May	Credit Interest		0.73	\$88,697.08 CR
01 May	Bonus Interest		130.65	\$88,827.73 CR
06 May	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$89,027.73 CR
01 Jun	Credit Interest		0.76	\$89,028.49 CR
01 Jun	Bonus Interest		135.55	\$89,164.04 CR
05 Jun	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$89,364.04 CR
13 Jun	2019 CLOSING BALANCE			\$89,364.04 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$88,361.16 CR		Nil		\$1,002.88		\$89,364.04 CR

Account Number

06 2192 10323656



Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
14 Mar	Less than \$50,000.00	0.01%	1.64%#	1.65%#
	\$50,000.00 - \$249,999.99	0.01%	1.99%#	2.00%#
	\$250,000.00 - \$999,999.99	0.01%	2.29%#	2.30%#
	\$1,000,000.00 and over	0.01%	0.00%#	0.01%#

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Transaction Summary during 1st March 2019 to 31st May 2019

Transaction Type	01 Mar to 31 Mar	01 Apr to 30 Apr	01 May to 31 May	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals+	0	0	0	0	0	\$2.50	\$0.00
Account Fee						\$0.00	\$0.00
Paper Statement Fee						\$0.00	\$0.00

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