

Your Statement

Statement 10 (Page 1 of 2)

Account Number 06 2192 10332835

Statement Period 21 Mar 2018 - 20 Sep 2018

Closing Balance \$103,930.98 CR

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



007

MS D P GHEDIA
33 FINLAYSON ST
LANE COVE NSW 2066

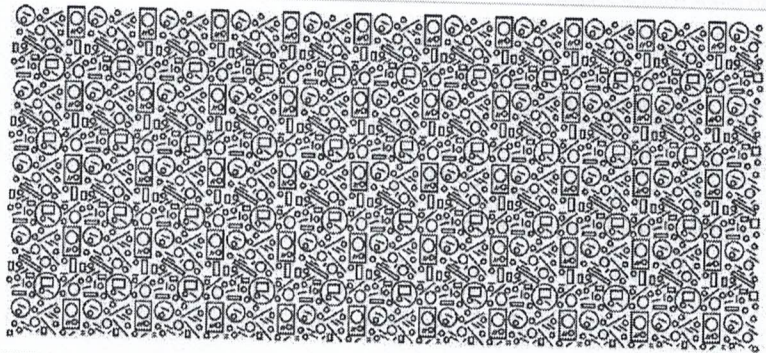
GoalSaver

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

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
21 Mar	2018 OPENING BALANCE			\$101,784.01 CR
01 Apr	Credit Interest		0.86	\$101,784.87 CR
01 Apr	Bonus Interest		157.17	\$101,942.04 CR
03 Apr	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$102,142.04 CR
01 May	Credit Interest		0.84	\$102,142.88 CR
01 May	Bonus Interest		152.66	\$102,295.54 CR
01 May	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$102,495.54 CR
01 Jun	Credit Interest		0.87	\$102,496.41 CR
01 Jun	Bonus Interest		158.37	\$102,654.78 CR
01 Jun	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$102,854.78 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$10.06			
01 Jul	BONUS INTEREST EARNED on this account to June 30, 2018 is \$1,796.81			
01 Jul	Credit Interest		0.85	\$102,855.63 CR
01 Jul	Bonus Interest		153.85	\$103,009.48 CR
02 Jul	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$103,209.48 CR
01 Aug	Credit Interest		0.88	\$103,210.36 CR



Date	Transaction	Debit	Credit	Balance			
01 Aug	Bonus Interest		159.56	\$103,369.92 CR			
01 Aug	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$103,569.92 CR			
01 Sep	Credit Interest		0.88	\$103,570.80 CR			
01 Sep	Bonus Interest		160.18	\$103,730.98 CR			
03 Sep	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$103,930.98 CR			
20 Sep	2018 CLOSING BALANCE			\$103,930.98 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$101,784.01 CR		Nil		\$2,146.97		\$103,930.98 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
21 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%#

#- To qualify for bonus interest, simply deposit at least \$200 (excluding interest and bank initiated transactions), and make no withdrawals each calendar month. Interest is paid on the portion of the balance that falls within each band. The standard variable rate will apply on any portion of the balance of \$1,000,000 and over if bonus criteria is not met.

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.

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.

IMPORTANT NOTICE

Dear Valued Customer,

We are pleased to announce that we have implemented a new pricing structure for our services, effective January 1, 2025. This new pricing structure is designed to better reflect the value of our services and to ensure that our customers receive the best possible rates. We have carefully reviewed our pricing and have made adjustments to ensure that our services remain competitive and accessible to all our customers.

We understand that changes in pricing can be a concern, and we want to assure you that we have taken every step to ensure that our new pricing is fair and reasonable. We have also provided detailed information about the changes and how they will affect your account.

- **Standard Service Rates:** We have adjusted our standard service rates to better reflect the cost of our services and to ensure that our customers receive the best possible rates.
 - **Volume Discounts:** We have introduced new volume discounts for customers who purchase multiple units of our services, ensuring that our most loyal customers continue to receive the best possible rates.
 - **Special Promotions:** We have launched several special promotions and discounts to help our customers transition to the new pricing structure. These promotions include early access to new services, exclusive discounts, and more.
- We encourage you to review the details of these changes and to contact us if you have any questions or concerns. We are committed to providing excellent customer service and to ensuring that our customers are satisfied with our services.

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33 FINLAYSON ST
LANE COVE NSW 2066

Your Statement

Statement 11

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Account Number 06 2192 10332835

Statement Period 21 Sep 2018 - 20 Mar 2019

Closing Balance \$106,083.74 CR

Enquiries 13 2221

GoalSaver

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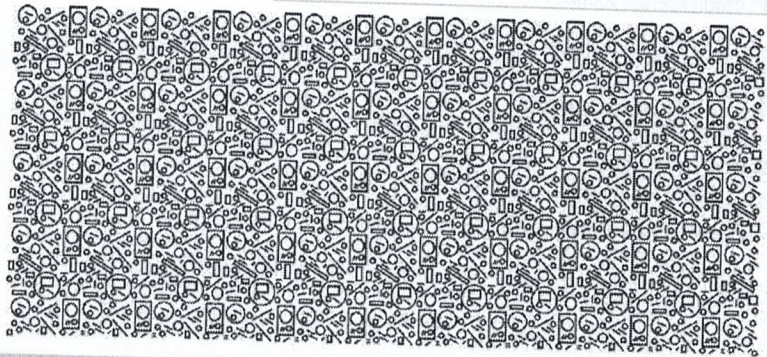
Name: DAMYANTI PREMJI GHEDIA

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
21 Sep 2018	OPENING BALANCE			\$103,930.98 CR
01 Oct	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$104,130.98 CR
01 Oct	Credit Interest		0.85	\$104,131.83 CR
01 Oct	Bonus Interest		155.59	\$104,287.42 CR
29 Oct	Ad Hoc Paper Statement Fee		0.89	\$104,288.31 CR
01 Nov	Credit Interest		161.40	\$104,449.71 CR
01 Nov	Bonus Interest			
01 Nov	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$104,649.71 CR
01 Dec	Credit Interest		0.86	\$104,650.57 CR
01 Dec	Bonus Interest		156.78	\$104,807.35 CR
03 Dec	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$105,007.35 CR
01 Jan	Credit Interest		0.89	\$105,008.24 CR
01 Jan	Bonus Interest		162.59	\$105,170.83 CR
02 Jan	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$105,370.83 CR
01 Feb	Credit Interest		0.89	\$105,371.72 CR
01 Feb	Bonus Interest		163.22	\$105,534.94 CR

Account Number

06 2192 10332835



Date	Transaction	Debit	Credit	Balance
01 Feb	Transfer In			
	PEN SEC ACCT			
	PEN SEC ACCT		200.00	\$105,734.94 CR
01 Mar	Credit Interest		0.81	\$105,735.75 CR
01 Mar	Bonus Interest		147.99	\$105,883.74 CR
01 Mar	Transfer In			
	PEN SEC ACCT			
	PEN SEC ACCT		200.00	\$106,083.74 CR
20 Mar	2019 CLOSING BALANCE			\$106,083.74 CR
	Opening balance	-	Total debits	+ Total credits = Closing balance
	\$103,930.98 CR		Nil	\$2,152.76 \$106,083.74 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
21 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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Transaction Summary during 1st September 2018 to 28th February 2019

Transaction Type	01 Sep to 31 Oct	01 Nov to 31 Dec	01 Jan 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.

Important Notice: Tips on how to keep your money safe.

Protecting your codes such as PINs and passwords

- Memorise your codes and destroy any letters advising you of new ones.
- Don't tell anyone your codes, including family, friends, account access services or businesses.
- Don't write down your codes, keep them on or with devices such as a phone or computer or keep them in or with articles kept together which are liable to loss or theft simultaneously. Avoid letting anyone see you enter your codes during a transaction (in person or online).
- If you choose your own codes, don't select anything easily guessed such as your birthday, name, phone number, or numbers which form a pattern.

Keeping your cards and devices safe

- Sign your card as soon as you receive it and regularly check it is still in your possession.
- Don't let anyone else use your card or devices or hold them for you.
- Take your cash, cards, devices and receipts with you after every transaction.
- Don't leave your card out when at places like a bar or café.
- Cut up and dispose of your card when it expires.
- If you use mobile banking, protect your mobile phone in the same way as your card.

Chargebacks and reporting possible mistakes in statements

- Keep all receipts and transaction records and check the details on each statement when you receive it.
- In some circumstances, when you make a purchase using a Debit MasterCard, Credit Card or Travel Money Card we may be able to exercise our chargeback rights.
- To request a chargeback, let us know within 30 days of the date of the statement showing the transaction.
- Chargeback rights don't apply to BPAY payments from your Debit MasterCard account or Credit Card however we will do our best to try to recover the payment from the Biller or any other person who received it.
- To find out more, please visit:
 - Debit MasterCard & Travel Money Card: commbank.com.au/chargeback
 - Credit Card: commbank.com.au/creditcardchargebacks

Contact us immediately if:

- Your card or any other device such as mobile phone (used for mobile banking), are lost or stolen.
- Someone has found out your codes such as PINs, passwords and other codes.
- You believe there has been unauthorised access to your account or an error.

Important Information: It is important to remember that if you don't follow your terms and conditions, protect your cards or devices or make a reasonable attempt to disguise your codes such as PINs and passwords or prevent others from accessing them, you will be liable for any unauthorised transactions. This document is a guideline only. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments code. For a copy of your account terms and conditions, or to notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. Commonwealth Bank of Australia AFSL 234945 (005-507 020614). HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.





Your Statement

Statement 12

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Account Number 06 2192 10332835

Statement Period 21 Mar 2019 - 2 Aug 2019

Closing Balance \$107,860.79 CR

Enquiries 13 2221



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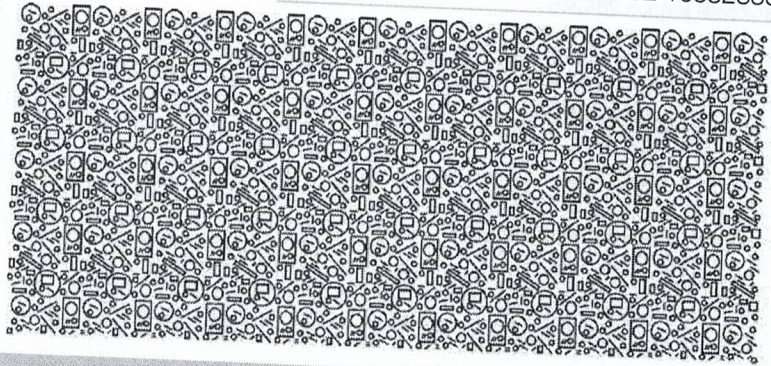
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Date	Transaction	Debit	Credit	Balance
21 Mar 2019	OPENING BALANCE			\$106,083.74 CR
01 Apr	Credit Interest		0.90	\$106,084.64 CR
01 Apr	Bonus Interest		164.43	\$106,249.07 CR
01 Apr	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$106,449.07 CR
01 May	Credit Interest		0.87	\$106,449.94 CR
01 May	Bonus Interest		159.73	\$106,609.67 CR
01 May	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$106,809.67 CR
01 Jun	Credit Interest		0.91	\$106,810.58 CR
01 Jun	Bonus Interest		165.66	\$106,976.24 CR
03 Jun	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$107,176.24 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$10.48			
01 Jul	BONUS INTEREST EARNED on this account to June 30, 2019 is \$1,910.98			
01 Jul	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$107,376.24 CR
01 Jul	Credit Interest		0.88	\$107,377.12 CR
01 Jul	Bonus Interest		147.08	\$107,524.20 CR
01 Aug	Credit Interest		0.91	\$107,525.11 CR
01 Aug	Bonus Interest		135.68	\$107,660.79 CR

Account Number

06 2192 10332835



Date	Transaction	Debit	Credit	Balance
01 Aug	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$107,860.79 CR
02 Aug 2019	CLOSING BALANCE			\$107,860.79 CR
Opening balance - Total debits + Total credits = Closing balance				
	\$106,083.74 CR	Nil	\$1,777.05	\$107,860.79 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
21 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%#
14 Jun	Less than \$50,000.00	0.01%	1.39%#	1.40%#
	\$50,000.00 - \$249,999.99	0.01%	1.69%#	1.70%#
	\$250,000.00 - \$999,999.99	0.01%	2.09%#	2.10%#
	\$1,000,000.00 and over	0.01%	0.00%#	0.01%#
23 Jul	Less than \$50,000.00	0.01%	1.14%#	1.15%#
	\$50,000.00 - \$249,999.99	0.01%	1.49%#	1.50%#
	\$250,000.00 - \$999,999.99	0.01%	1.84%#	1.85%#
	\$1,000,000.00 and over	0.01%	0.00%#	0.01%#

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