



Your Statement

Statement 101

(Page 1 of 3)

Account Number 06 2564 28009048

Statement Period 5 Feb 2018 - 4 Aug 2018

Closing Balance \$78,406.34 CR

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


007

MR & MRS PG GHEDIA
GHEDIA SUPERANNUATION FUND
33 FINLAYSON ST
LANE COVE NSW 2066

Pensioner Security Account

With a Pensioner Security account you could make use of NetBank and telephone banking, 24 hours a day, 7 days a week. Enjoy peace of mind knowing that your retirement savings or pension income is working hard, completely secure and available whenever you need it.

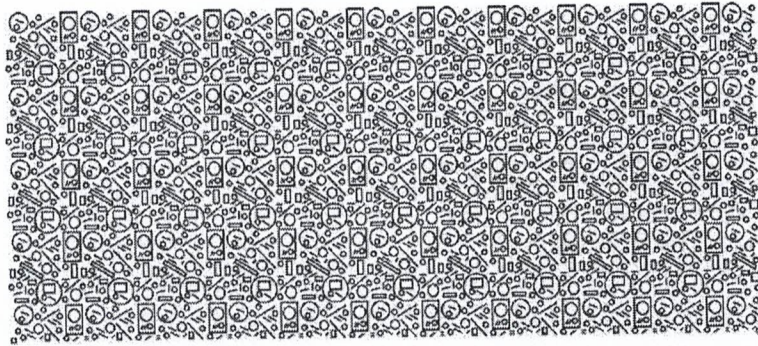
Name: PREMJI GOVIND GHEDIA AND
DAMYANTI PREMJI GHEDIA

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
05 Feb 2018	OPENING BALANCE			\$69,430.95 CR
05 Feb	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$69,230.95 CR
16 Feb	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$69,775.52 CR
28 Feb	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		335.74	\$70,111.26 CR
01 Mar	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$69,911.26 CR
01 Mar	Credit Interest		164.36	\$70,075.62 CR
05 Mar	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$69,875.62 CR
16 Mar	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		683.02	\$70,558.64 CR
28 Mar	Direct Credit 361301 AMP LIMITED 17FIN/01005317		47.42	\$70,606.06 CR
28 Mar	Chq 000452 presented	515.00		\$70,091.06 CR
29 Mar	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		406.12	\$70,497.18 CR
03 Apr	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$70,297.18 CR
05 Apr	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$70,097.18 CR
16 Apr	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		683.02	\$70,780.20 CR
27 Apr	Chq 000453 presented Pension to Mrs. D.P. Ghedia 15,000.00			\$55,780.20 CR

Account Number

06 2564 28009048



Date	Transaction	Debit	Credit	Balance
30 Apr	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$56,324.77 CR
01 May	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$56,124.77 CR
07 May	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$55,924.77 CR
14 May	Chq 000454 presented	15,000.00		\$40,924.77 CR
16 May	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		406.12	\$41,330.89 CR
31 May	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		512.68	\$41,843.57 CR
01 Jun	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$41,643.57 CR
01 Jun	Credit Interest		175.77	\$41,819.34 CR
05 Jun	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$41,619.34 CR
08 Jun	Chq Dep Branch Lane Cove		10,000.00	\$51,619.34 CR
18 Jun	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		950.69	\$52,570.03 CR
18 Jun	Chq Dep Branch Lane Cove		10,000.00	\$62,570.03 CR
18 Jun	Chq Dep Branch Lane Cove		20,000.00	\$82,570.03 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$563.19			
02 Jul	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$82,370.03 CR
02 Jul	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		534.57	\$82,904.60 CR
05 Jul	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$82,704.60 CR
09 Jul	Chq 000455 presented	2,787.00		\$79,917.60 CR
17 Jul	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$80,462.17 CR
27 Jul	Chq 000456 presented	2,400.40		\$78,061.77 CR
31 Jul	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$78,606.34 CR
01 Aug	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$78,406.34 CR
04 Aug	2018 CLOSING BALANCE			\$78,406.34 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$69,430.95 CR		\$38,102.40		\$47,077.79		\$78,406.34 CR



Your Statement

Statement 102

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Account Number 06 2564 28009048

Statement Period 5 Aug 2018 - 4 Feb 2019

Closing Balance \$12,104.33 CR

Enquiries 13 2221



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GHEDIA SUPERANNUATION FUND
33 FINLAYSON ST
LANE COVE NSW 2066

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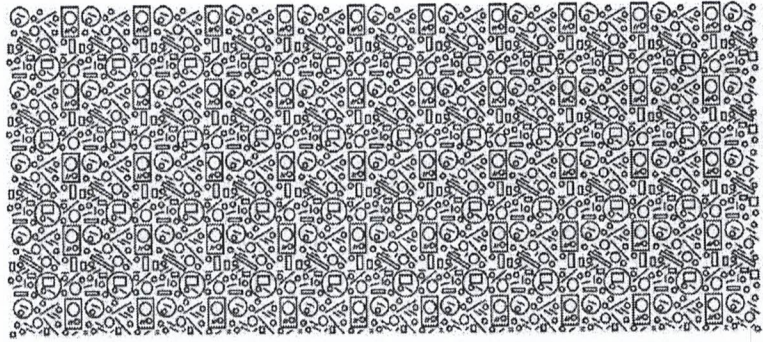
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Date	Transaction	Debit	Credit	Balance
05 Aug	2018 OPENING BALANCE			\$78,406.34 CR
06 Aug	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$78,206.34 CR
07 Aug	Chq 000457 presented	3,000.00		\$75,206.34 CR
16 Aug	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$75,750.91 CR
31 Aug	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		683.02	\$76,433.93 CR
01 Sep	Credit Interest		218.30	\$76,652.23 CR
03 Sep	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$76,452.23 CR
05 Sep	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$76,252.23 CR
17 Sep	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$76,796.80 CR
21 Sep	Chq 000459 presented	393.80		\$76,403.00 CR
24 Sep	Chq 000460 presented	1,500.00		\$74,903.00 CR
28 Sep	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		477.79	\$75,380.79 CR
28 Sep	Direct Credit 361301 AMP LIMITED 18INT/01003064		32.70	\$75,413.49 CR
01 Oct	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$75,213.49 CR
02 Oct	Chq 000461 presented	6,520.00		\$68,693.49 CR
05 Oct	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$68,493.49 CR

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Date	Transaction	Debit	Credit	Balance
09 Oct	Chq 000463 presented	10,000.00		\$58,493.49 CR
10 Oct	Chq 000462 presented	1,104.00		\$57,389.49 CR
15 Oct	Chq 000464 presented	30,000.00		\$27,389.49 CR
16 Oct	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$27,934.06 CR
29 Oct	Fee Redirection	5.00		\$27,929.06 CR
29 Oct	Fee Redirection	2.50		\$27,926.56 CR
29 Oct	Fee Redirection	7.50		\$27,919.06 CR
31 Oct	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$28,463.63 CR
01 Nov	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$28,263.63 CR
05 Nov	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$28,063.63 CR
16 Nov	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		950.69	\$29,014.32 CR
19 Nov	Chq 000466 presented	7,482.20		\$21,532.12 CR
20 Nov	Chq 000467 presented	66.05		\$21,466.07 CR
30 Nov	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$22,010.64 CR
01 Dec	Credit Interest		122.41	\$22,133.05 CR
03 Dec	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$21,933.05 CR
03 Dec	Chq 000468 presented <i>Pension to Mrs. D.P. Ghedia</i>	10,000.00		\$11,933.05 CR
05 Dec	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$11,733.05 CR
17 Dec	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$12,277.62 CR
02 Jan	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$12,077.62 CR
02 Jan	Direct Credit 301500 Glenn Preston RE RENT PAYMNT GHEDIA		544.57	\$12,622.19 CR
02 Jan	Chq 000469 presented	1,104.00		\$11,518.19 CR
07 Jan	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$11,318.19 CR
16 Jan	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		544.57	\$11,862.76 CR
31 Jan	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		441.57	\$12,304.33 CR



Your Statement

Statement 103

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Account Number 06 2564 28009048

Statement

Period 5 Feb 2019 - 2 Aug 2019

Closing Balance \$7,480.97 CR

Enquiries 13 2221



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33 FINLAYSON ST
LANE COVE NSW 2066

Pensioner Security Account

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DAMYANTI PREMJI GHEDIA

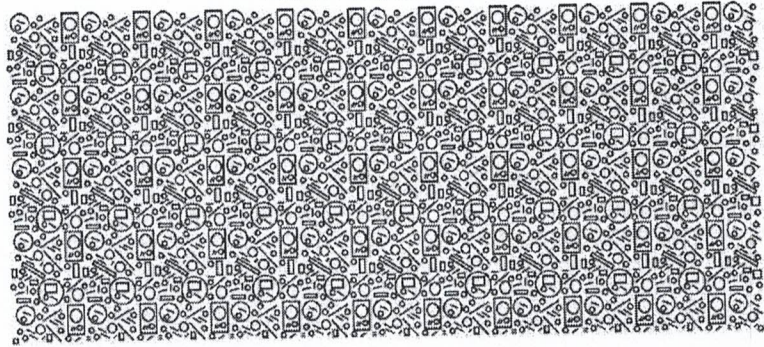
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Date	Transaction	Debit	Credit	Balance
05 Feb 2019	OPENING BALANCE			\$12,104.33 CR
05 Feb	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$11,904.33 CR
15 Feb	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		683.02	\$12,587.35 CR
28 Feb	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		76.12	\$12,663.47 CR
01 Mar	Credit Interest		16.69	\$12,680.16 CR
01 Mar	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$12,480.16 CR
05 Mar	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$12,280.16 CR
18 Mar	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		598.22	\$12,878.38 CR
25 Mar	Chq Dep Branch Lane Cove		15,000.00	\$27,878.38 CR
25 Mar	Chq 000470 presented	15,000.00		\$12,878.38 CR
25 Mar	Return 25/03/19 Chq 000470 presented		15,000.00	\$27,878.38 CR
25 Mar	Unpaid Cheque Fee	5.00		\$27,873.38 CR
28 Mar	Direct Credit 361301 AMP LIMITED 18FIN/01001355		13.08	\$27,886.46 CR
01 Apr	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$27,686.46 CR
01 Apr	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		542.92	\$28,229.38 CR
05 Apr	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$28,029.38 CR

Rent for 1A 1B Aspen Crescent Leolans
(The Units were Built in 1984).
Needs Repairs.

Account Number

06 2564 28009048



Date	Transaction	Debit	Credit	Balance
05 Apr	Chq 000471 presented	1,104.00		\$26,925.38 CR
08 Apr	Chq 000472 presented	15,000.00		\$11,925.38 CR
16 Apr	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		538.08	\$12,463.46 CR
01 May	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$12,263.46 CR
01 May	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		538.08	\$12,801.54 CR
06 May	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$12,601.54 CR
16 May	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		273.60	\$12,875.14 CR
30 May	Cashed Chq No. 000409 Ermington	6,100.00		\$6,775.14 CR
01 Jun	Credit Interest		22.18	\$6,797.32 CR
03 Jun	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$6,597.32 CR
03 Jun	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		569.67	\$7,166.99 CR
05 Jun	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$6,966.99 CR
17 Jun	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		575.47	\$7,542.46 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$379.58			
01 Jul	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$7,342.46 CR
01 Jul	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		535.43	\$7,877.89 CR
01 Jul	Chq 000473 presented	1,104.00		\$6,773.89 CR
05 Jul	Scheduled Payment to a CBA Account 062192 10323656	200.00		\$6,573.89 CR
16 Jul	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		558.51	\$7,132.40 CR
31 Jul	Direct Credit 141000 MAJAELLASON PTY RENT PAYMNT GHEDIA		548.57	\$7,680.97 CR
01 Aug	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$7,480.97 CR
02 Aug	2019 CLOSING BALANCE			\$7,480.97 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$12,104.33 CR		\$40,713.00		\$36,089.64		\$7,480.97 CR



Expenses

Date	Transaction	Debit	Credit	Balance
01 Feb	Scheduled Payment to a CBA Account 062192 10332835	200.00		\$12,104.33 CR
04 Feb	2019 CLOSING BALANCE			\$12,104.33 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$78,406.34 CR		\$73,585.05		\$7,283.04		\$12,104.33 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)#
05 Aug	Less than \$10,000.00	0.50%
	\$10,000.00 - \$49,999.99	1.10%
	\$50,000.00 - \$249,999.99	1.65%
	\$250,000.00 and over	2.00%
13 Aug	Less than \$10,000.00	0.50%
	\$10,000.00 - \$49,999.99	1.00%
	\$50,000.00 - \$249,999.99	1.60%
	\$250,000.00 and over	1.85%
01 Nov	Less than \$10,000.00	0.50%
	\$10,000.00 - \$49,999.99	0.80%
	\$50,000.00 - \$249,999.99	1.50%
	\$250,000.00 and over	1.70%

#Paid on the portion of the balance within each balance band

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

Transaction Summary during 1st August 2018 to 31st January 2019

Transaction Type	01 Aug to 30 Sep	01 Oct to 30 Nov	01 Dec to 31 Jan	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals+	0	0	0	0	0	\$0.00	\$0.00
CBA ATM transfers in Aust	0	0	0	0	0	\$0.00	\$0.00
EFTPOS in Australia	0	0	0	0	0	\$0.00	\$0.00
Self service phone withdrawals	0	0	0	0	0	\$0.00	\$0.00
NetBank transfers and BPAY	0	0	0	0	0	\$0.00	\$0.00
Direct debits/Periodical payments	4	4	4	12	0	\$0.00	\$0.00
Cheques written	3	6	2	0	11	\$0.00	\$0.00
Total	7	10	6	12	11		\$0.00
Account Fee						\$0.00	\$0.00

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



Important notices

Changes to Keycards when travelling overseas

From **11 June 2018**, all new and replacement Keycards issued by CommBank cannot be used for in-store purchases overseas. Keycards can still be used to withdraw funds from any overseas ATM where Cirrus is accepted.

The following terms and conditions, where applicable to you, have been amended to reflect the change:

- Electronic Banking Terms and Conditions

Changes to your daily withdrawal limit

From **May 2019**, purchases made when selecting SAV/CHQ will no longer count towards your daily withdrawal limit. Only cash withdrawals will count towards the daily limit. This will apply to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect the 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 simplify our product offering, whilst balancing the banking needs of our customers.