



**Account Number** 06 7101 10711109

**Statement Period** 18 May 2020 - 17 Nov 2020

**Closing Balance** \$1,628.98 CR

**Enquiries** 13 1998  
 (24 hours a day, 7 days a week)



054

THE TRUSTEE  
 3 SUNBURST CT  
 CAMBRIDGE TAS 7170

## 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.

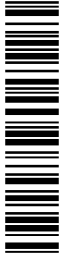
Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

**Name:** BK STANWIX FAMILY PTY. LTD. AS TRUSTEES  
 FOR BK STANWIX FAMILY SUPERANNUATION FUN  
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**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	Transaction	Debit	Credit	Balance
18 May 2020	OPENING BALANCE			\$12,882.49 CR
22 May	Transfer from NetBank rent lease		700.00	\$13,582.49 CR
29 May	Transfer from NetBank rent lease		700.00	\$14,282.49 CR
29 May	Transfer from NetBank rent lease		700.00	\$14,982.49 CR
01 Jun	Credit Interest		2.68	\$14,985.17 CR
01 Jun	Transfer to other Bank NetBank loam pmt	3,100.00		\$11,885.17 CR
02 Jun	Transfer from NetBank SG Brennan		500.00	\$12,385.17 CR
05 Jun	Transfer from NetBank rent lease		700.00	\$13,085.17 CR
09 Jun	Direct Credit 037089 THE SALVATION AR 21556274		720.00	\$13,805.17 CR
10 Jun	Direct Credit 301500 CHRISTIAN SCHOOL 7239-41534		540.00	\$14,345.17 CR
12 Jun	Transfer from NetBank lease rent		800.00	\$15,145.17 CR



\*# 6445.22736.1.3 ZZ258R3 0303 SL.R3.S911.D322.O V06.00.30

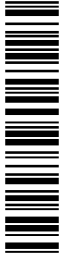
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Date	Transaction	Debit	Credit	Balance
19 Jun	Transfer from NetBank rent lease		800.00	\$15,945.17 CR
19 Jun	Transfer to other Bank NetBank Kitchen Joinery	8,437.00		\$7,508.17 CR
25 Jun	Direct Credit 123079 BRENNAN ANTHONY contribution Brenn		10,000.00	\$17,508.17 CR
26 Jun	Transfer to other Bank NetBank Toilet Ldry cabin	9,075.00		\$8,433.17 CR
26 Jun	Transfer from NetBank lease rent		800.00	\$9,233.17 CR
26 Jun	Direct Credit 123079 BRENNAN ANTHONY SMSF contribution		10,000.00	\$19,233.17 CR
29 Jun	HOBART CC - RATES NetBank BPAY 474841 1618800 HCC rates payable	994.02		\$18,239.15 CR
30 Jun	Transfer from NetBank SG Brennan		1,000.00	\$19,239.15 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$477.83			
01 Jul	Credit Interest		1.49	\$19,240.64 CR
01 Jul	Transfer to CBA A/c NetBank floor fit out door	13,519.06		\$5,721.58 CR
01 Jul	Transfer to other Bank NetBank loan pmt	3,100.00		\$2,621.58 CR
03 Jul	Transfer from NetBank lease rent		800.00	\$3,421.58 CR
06 Jul	Transfer to CBA A/c NetBank ATO Qtrly PAYG	775.00		\$2,646.58 CR
09 Jul	Direct Credit 301500 CHRISTIAN SCHOOL 7497-41534		540.00	\$3,186.58 CR
10 Jul	Transfer from NetBank lease rent		800.00	\$3,986.58 CR
17 Jul	Transfer from NetBank rent		800.00	\$4,786.58 CR
22 Jul	Transfer to other Bank NetBank Bench Top	2,895.00		\$1,891.58 CR
24 Jul	Transfer from NetBank lease rent		800.00	\$2,691.58 CR
29 Jul	Direct Credit 123079 BRENNAN ANTHONY contribution Brenn		10,000.00	\$12,691.58 CR
30 Jul	Transfer to CBA A/c NetBank Renovations	10,000.00		\$2,691.58 CR
30 Jul	Direct Credit 123079 BRENNAN ANTHONY Contributions Kell		10,000.00	\$12,691.58 CR

Date	Transaction	Debit	Credit	Balance
31 Jul	Transfer to CBA A/c NetBank Renovations	10,000.00		\$2,691.58 CR
31 Jul	Transfer from NetBank Lease rent		800.00	\$3,491.58 CR
31 Jul	Direct Credit 123079 BRENNAN ANTHONY Contribution Brenn		5,000.00	\$8,491.58 CR
01 Aug	Credit Interest		0.10	\$8,491.68 CR
03 Aug	Transfer to CBA A/c NetBank Renovations	4,987.44		\$3,504.24 CR
03 Aug	Transfer to other Bank NetBank loan pmt	3,100.00		\$404.24 CR
04 Aug	ASIC NetBank BPAY 17301 2296206556740 SecCust Co fee	273.00		\$131.24 CR
07 Aug	Transfer from NetBank lease rent		800.00	\$931.24 CR
17 Aug	Transfer from NetBank lease rent		800.00	\$1,731.24 CR
19 Aug	Direct Credit 301500 CHRISTIAN SCHOOL 7812-41534		540.00	\$2,271.24 CR
21 Aug	Transfer from NetBank lease rent		800.00	\$3,071.24 CR
24 Aug	Transfer to other Bank NetBank INNV 0559	2,942.50		\$128.74 CR
31 Aug	Transfer from NetBank rent lease		800.00	\$928.74 CR
02 Sep	Transfer from NetBank Air Con Install		2,942.50	\$3,871.24 CR
02 Sep	Transfer to other Bank NetBank loan pmt	3,100.00		\$771.24 CR
04 Sep	Transfer from NetBank Rent lease		800.00	\$1,571.24 CR
08 Sep	Transfer from NetBank SG Brennan		730.17	\$2,301.41 CR
11 Sep	Transfer from NetBank comm AMP FVS		123.10	\$2,424.51 CR
11 Sep	Transfer from NetBank lease rent		800.00	\$3,224.51 CR
14 Sep	Transfer to CBA A/c NetBank rev com AMP	123.10		\$3,101.41 CR
15 Sep	Direct Credit 037089 THE SALVATION AR 21595059		1,080.00	\$4,181.41 CR
16 Sep	Direct Credit 301500 CHRISTIAN SCHOOL 8088-41534		540.00	\$4,721.41 CR
18 Sep	Transfer from NetBank rent lease		800.00	\$5,521.41 CR
25 Sep	Transfer from NetBank lease rent		800.00	\$6,321.41 CR
29 Sep	TAX OFFICE PAYMENTS NetBank BPAY 75556 004686756429896460 ATO GST fy 2019	4,301.00		\$2,020.41 CR
02 Oct	Transfer from NetBank rent lease		800.00	\$2,820.41 CR



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Date	Transaction	Debit	Credit	Balance			
05 Oct	Transfer from NetBank SG Brennan FVS		300.00	\$3,120.41 CR			
05 Oct	Transfer to other Bank NetBank loan pmt	3,100.00		\$20.41 CR			
06 Oct	Direct Credit 012721 ATO ATO009000013542451		2,557.00	\$2,577.41 CR			
09 Oct	Transfer from NetBank rent lease		800.00	\$3,377.41 CR			
09 Oct	DEFT INSURANCE NetBank BPAY 20362 403030829120278 STAN SF NH	2,716.00		\$661.41 CR			
14 Oct	Direct Credit 301500 CHRISTIAN SCHOOL 8307-41534		540.00	\$1,201.41 CR			
16 Oct	Transfer from NetBank rent lease		800.00	\$2,001.41 CR			
23 Oct	Transfer from NetBank rent lease		800.00	\$2,801.41 CR			
28 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 4686756429896460 PAYG instalment	738.00		\$2,063.41 CR			
01 Nov	Transfer from NetBank rent lease		800.00	\$2,863.41 CR			
02 Nov	Transfer from NetBank SG Brennan		407.57	\$3,270.98 CR			
02 Nov	Transfer to other Bank NetBank loan repayment	3,100.00		\$170.98 CR			
06 Nov	Transfer from NetBank rent lease		800.00	\$970.98 CR			
09 Nov	Transfer to other Bank NetBank Tax return 2019	682.00		\$288.98 CR			
11 Nov	Direct Credit 301500 CHRISTIAN SCHOOL 8601-41534		540.00	\$828.98 CR			
13 Nov	Transfer from NetBank rent lease		800.00	\$1,628.98 CR			
17 Nov	2020 CLOSING BALANCE			\$1,628.98 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$12,882.49 CR		\$91,058.12		\$79,804.61		\$1,628.98 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
17 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

# Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

## What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

## How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



## Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

**[commbank.com.au/support/disputing-a-transaction.html](https://commbank.com.au/support/disputing-a-transaction.html)**

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: a chargeback can only be requested if the disputed transaction occurred on your Mastercard or VISA card. We cannot request a chargeback on BPAY payments from your Debit Mastercard, or on EFTPOS accounts, because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

**[commbank.com.au/support/faqs/1387.html](https://commbank.com.au/support/faqs/1387.html)**

**Important information:** This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit [commbank.com.au](https://commbank.com.au). To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.