



Account Number 06 3142 10308435

Statement Period 1 Jun 2018 - 31 Aug 2018

Closing Balance \$3,157.03 CR

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



030

MR YUEN SHUN MA AND MRS SUK YU CHIU
 19 HIGH ST
 KEW VIC 3101

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

Name: B AND W MA SUPERANNUATION FUND

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
01 Jun 2018	OPENING BALANCE			\$33,735.16 CR
01 Jun	Account Fee	10.00		\$33,725.16 CR
05 Jun	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,122.84	\$34,848.00 CR
11 Jun	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$35,348.00 CR
14 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR2195080904		242.13	\$35,590.13 CR
25 Jun	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$36,090.13 CR
29 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR2205595473		242.13	\$36,332.26 CR
30 Jun	Transfer From MA PHYSIO PL ..		1,200.00	\$37,532.26 CR
01 Jul	Account Fee	10.00		\$37,522.26 CR
06 Jul	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,429.98	\$38,952.24 CR
09 Jul	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$39,452.24 CR
12 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR2214693629		242.13	\$39,694.37 CR
23 Jul	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$40,194.37 CR
26 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR2223431051		246.49	\$40,440.86 CR
30 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 373530477521260 Super PAYG	222.00		\$40,218.86 CR



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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.





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MR YUEN SHUN MA AND MRS SUK YU CHIU
 19 HIGH ST
 KEW VIC 3101

Account Number 06 3142 10308435

Statement Period 1 Sep 2018 - 30 Nov 2018

Closing Balance \$12,629.85 CR

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

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

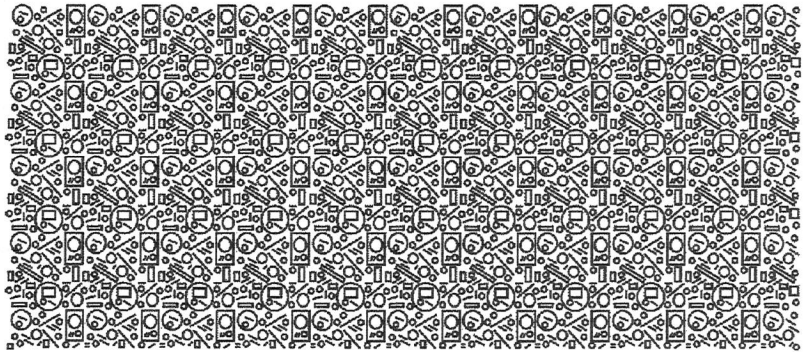
Name: B AND W MA SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
01 Sep 2018	OPENING BALANCE			\$3,157.03 CR
01 Sep	Account Fee	10.00		\$3,147.03 CR
03 Sep	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$3,647.03 CR
06 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR2253799823		246.49	\$3,893.52 CR
06 Sep	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,451.55	\$5,345.07 CR
17 Sep	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$5,845.07 CR
20 Sep	Direct Credit 458106 WOODSIDE INT18/00605631		758.60	\$6,603.67 CR
20 Sep	Direct Credit 458106 RIO TINTO LTD AUI18/00871692		854.20	\$7,457.87 CR
20 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR2263966247		246.49	\$7,704.36 CR
26 Sep	Direct Credit 181239 ASX FNL DIV 001221287138		327.30	\$8,031.66 CR
27 Sep	Direct Credit 088147 TLS FNL DIV 001219784866		1,870.00	\$9,901.66 CR
01 Oct	Account Fee	10.00		\$9,891.66 CR
01 Oct	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$10,391.66 CR
04 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR2273260167		246.49	\$10,638.15 CR
08 Oct	Direct Credit 459035 XYNERGY REALTY G TRANSFER 203 31 MA		1,620.84	\$12,258.99 CR

Account Number

06 3142 10308435



Date	Transaction	Debit	Credit	Balance			
15 Oct	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$12,758.99 CR			
18 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR2283329914		246.49	\$13,005.48 CR			
29 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 373530477521260 Super PAYG	226.00		\$12,779.48 CR			
29 Oct	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$13,279.48 CR			
01 Nov	Account Fee	10.00		\$13,269.48 CR			
01 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR2294124000		246.49	\$13,515.97 CR			
09 Nov	Direct Credit 459035 XYENERGY REALTY G TRANSFER 203 31 MA		652.43	\$14,168.40 CR			
12 Nov	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$14,668.40 CR			
13 Nov	TAX OFFICE PAYMENTS NetBank BPAY 75556 551008513347414121 ato	1,785.53		\$12,882.87 CR			
14 Nov	Transfer to other Bank NetBank accountant fee	1,260.60		\$11,622.27 CR			
15 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR2303515640		251.54	\$11,873.81 CR			
26 Nov	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$12,373.81 CR			
29 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR2313317786		256.04	\$12,629.85 CR			
30 Nov	2018 CLOSING BALANCE			\$12,629.85 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$3,157.03 CR			\$3,302.13		\$12,774.95		\$12,629.85 CR

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

Transaction Type	01 Aug to 31 Aug	01 Sep to 30 Sep	01 Oct to 31 Oct	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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 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.



Account Number 06 3142 10308435

Statement Period 1 Dec 2018 - 28 Feb 2019

Closing Balance \$21,501.16 CR

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



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MR YUEN SHUN MA AND MRS SUK YU CHIU
 19 HIGH ST
 KEW VIC 3101



Business Transaction Account

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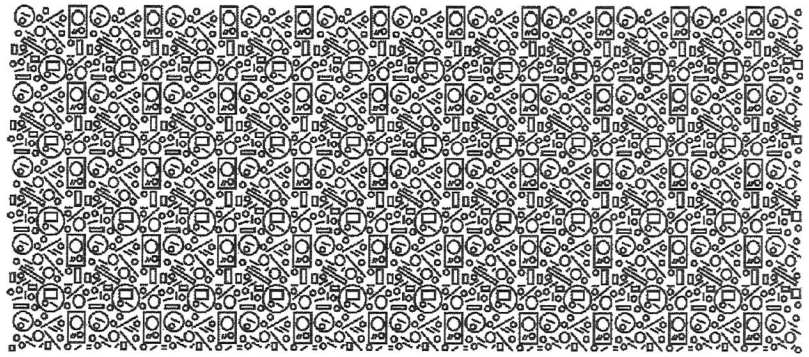
Name: B AND W MA SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
01 Dec	2018 OPENING BALANCE			\$12,629.85 CR
01 Dec	Account Fee	10.00		\$12,619.85 CR
10 Dec	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$13,119.85 CR
10 Dec	Direct Credit 459035 XYNERGY REALTY T XYNERGY REALTY SOU		1,620.85	\$14,740.70 CR
13 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR2323633496		258.51	\$14,999.21 CR
24 Dec	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$15,499.21 CR
28 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR2333374029		268.71	\$15,767.92 CR
01 Jan	Account Fee	10.00		\$15,757.92 CR
03 Jan	Direct Credit 459035 XYNERGY REALTY T XYNERGY REALTY SOU		1,554.70	\$17,312.62 CR
04 Jan	Direct Credit 459035 XYNERGY REALTY T XYNERGY REALTY SOU		60.65	\$17,373.27 CR
07 Jan	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$17,873.27 CR
10 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR2341638018		271.59	\$18,144.86 CR
21 Jan	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$18,644.86 CR
24 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR2351515026		252.50	\$18,897.36 CR
01 Feb	Account Fee	10.00		\$18,887.36 CR

Account Number

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Date	Transaction	Debit	Credit	Balance
04 Feb	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$19,387.36 CR
04 Feb	Direct Credit 459035 XYNERGY REALTY T RENT PAYMENT		586.29	\$19,973.65 CR
07 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR2361296101		246.49	\$20,220.14 CR
15 Feb	Direct Credit 458106 CYBG DIVIDEND AU002/00909394		7.18	\$20,227.32 CR
18 Feb	Direct Credit 128594 kew PHYSIO Superannuation		500.00	\$20,727.32 CR
21 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR2371781855		246.49	\$20,973.81 CR
22 Feb	Direct Credit 459035 XYNERGY REALTY T RENT PAYMENT		60.65	\$21,034.46 CR
26 Feb	Direct Credit 459035 XYNERGY REALTY T RENT PAYMENT		1,554.70	\$22,589.16 CR
28 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 373530477521260 ATO	1,088.00		\$21,501.16 CR
28 Feb	2019 CLOSING BALANCE			\$21,501.16 CR
Opening balance				
		- Total debits	+ Total credits	= Closing balance
	\$12,629.85 CR	\$1,118.00	\$9,989.31	\$21,501.16 CR

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

Transaction Type	01 Nov to 30 Nov	01 Dec to 31 Dec	01 Jan to 31 Jan	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$2.50	\$0.00
Cheques written	0	0	0	0	0	\$1.50	\$0.00
Cheque deposit	0	0	0	0	0	\$1.50	\$0.00
Over the counter deposit	0	0	0	0	0	\$2.50	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$1.50	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00