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MS N RICHARDS
 PO BOX 429
 WAHROONGA NSW 2076

Account Number 06 2264 10179834

Statement Period 30 Nov 2022 - 28 Feb 2023

Closing Balance \$77,034.31 CR

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

Business Transaction Account

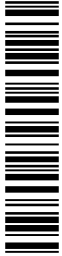
If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance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

Name: N M RICHARDS PTY LTD ITF NERIDA RICHARDS
 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.

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
30 Nov	2022 OPENING BALANCE			\$52,686.83 CR
30 Nov	Direct Credit 606880 FIIG SECURITIES BNP-BBSW+1 0098968		99.17	\$52,786.00 CR
02 Dec	Direct Credit 606880 FIIG SECURITIES AMP-BBSW+1 0098968		20,213.16	\$72,999.16 CR
08 Dec	Direct Credit 606880 FIIG SECURITIES AVANTI-BBS 0098968		916.27	\$73,915.43 CR
09 Dec	Direct Credit 606880 FIIG SECURITIES AMPOL-BBSW 0098968		309.64	\$74,225.07 CR
10 Dec	Transfer to xx4727 NetBank Smsf pension	1,000.00		\$73,225.07 CR
12 Dec	Direct Credit 606880 FIIG SECURITIES AFG 2019-1 0098968		341.85	\$73,566.92 CR
13 Dec	Direct Credit 606880 FIIG SECURITIES LIBERTY 20 0098968		416.66	\$73,983.58 CR
14 Dec	Direct Credit 606880 FIIG SECURITIES AVANTI-5.5 0098968		275.00	\$74,258.58 CR
14 Dec	Direct Credit 606880 FIIG SECURITIES RESLIFE-BB 0098968		294.69	\$74,553.27 CR



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Date	Transaction	Debit	Credit	Balance
15 Dec	Direct Debit 387755 FIIG SECURITIES FEES - C2000098968	121.50		\$74,431.77 CR
15 Dec	Direct Credit 606880 FIIG SECURITIES Conquest 2 0098968		653.17	\$75,084.94 CR
19 Dec	Direct Credit 606880 FIIG SECURITIES NBN-2.20%- 0098968		550.00	\$75,634.94 CR
04 Jan	Direct Credit 606880 FIIG SECURITIES PEET-BBSW+ 0098968		411.91	\$76,046.85 CR
06 Jan	Transfer To Lincoln Indicators P NetBank ref 286436 Richards	2,970.00		\$73,076.85 CR
09 Jan	Direct Credit 606880 FIIG SECURITIES Ausnet-BBS 0098968		150.36	\$73,227.21 CR
10 Jan	Transfer to xx4727 NetBank Smsf pension	1,000.00		\$72,227.21 CR
11 Jan	Direct Credit 606880 FIIG SECURITIES EMECO-6.25 0098968		625.00	\$72,852.21 CR
11 Jan	Direct Credit 606880 FIIG SECURITIES AFG 2019-1 0098968		265.49	\$73,117.70 CR
11 Jan	Direct Credit 606880 FIIG SECURITIES LIBERTY 20 0098968		339.47	\$73,457.17 CR
11 Jan	Direct Credit 606880 FIIG SECURITIES MYSTATE-BB 0098968		182.74	\$73,639.91 CR
16 Jan	Direct Debit 387755 FIIG SECURITIES FEES - C2000098968	123.83		\$73,516.08 CR
17 Jan	Direct Credit 606880 FIIG SECURITIES Conquest 2 0098968		462.19	\$73,978.27 CR
30 Jan	Direct Credit 606880 FIIG SECURITIES RABO-BBSW+ 0098968		304.68	\$74,282.95 CR
07 Feb	Direct Credit 606880 FIIG SECURITIES ClearView- 0098968		225.94	\$74,508.89 CR
10 Feb	Transfer to xx4727 NetBank Smsf pension	2,000.00		\$72,508.89 CR
10 Feb	Direct Credit 606880 FIIG SECURITIES ENBD-4.75% 0098968		237.50	\$72,746.39 CR
13 Feb	Direct Credit 606880 FIIG SECURITIES LIBERTY 20 0098968		351.73	\$73,098.12 CR
13 Feb	Direct Credit 606880 FIIG SECURITIES AFG 2019-1 0098968		158.16	\$73,256.28 CR
15 Feb	Direct Debit 387755 FIIG SECURITIES FEES - C2000098968	124.00		\$73,132.28 CR
16 Feb	Direct Credit 606880 FIIG SECURITIES Conquest 2 0098968		515.69	\$73,647.97 CR
21 Feb	Direct Credit 606880 FIIG SECURITIES NAB-BBSW+2 0098968		260.88	\$73,908.85 CR

Date	Transaction	Debit	Credit	Balance	
21 Feb	Direct Credit 606880 FIIG SECURITIES AGN-ILB-3. 0098968		1,176.48	\$75,085.33 CR	
21 Feb	Direct Credit 606880 FIIG SECURITIES QTC-ILB-2. 0098968		524.08	\$75,609.41 CR	
22 Feb	Direct Credit 606880 FIIG SECURITIES SYDAIR-ILB 0098968		583.28	\$76,192.69 CR	
27 Feb	Direct Credit 606880 FIIG SECURITIES BNP-BBSW+1 0098968		114.59	\$76,307.28 CR	
27 Feb	Direct Credit 606880 FIIG SECURITIES LibertyFin 0098968		727.03	\$77,034.31 CR	
28 Feb	2023 CLOSING BALANCE			\$77,034.31 CR	
		Opening balance	- Total debits	+ Total credits	= Closing balance
		\$52,686.83 CR	\$7,339.33	\$31,686.81	\$77,034.31 CR

Transaction Summary during 1st November 2022 to 31st January 2023

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	\$0.00	\$0.00
Cheques written	0	0	0	0	0	\$0.00	\$0.00
Cheque deposit	0	0	0	0	0	\$0.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$0.00	\$0.00
Quick deposits	0	0	0	0	0	\$0.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00
Paper Statement Fee						\$0.00	\$0.00

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

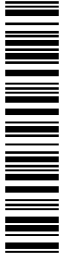
Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Important Notice

Changes to cheque access from 3 June 2023

We are phasing out cheque access¹ from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply².
- If a cheque book was not issued for your account² before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on commbank.com.au

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Transferring money to a BSB and Account Number or paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY[®] or direct debit

For your personal accounts you can also use phone banking to transfer money between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit commbank.com.au/changes-to-cheques

¹ Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

² Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit commbank.com.au/changes-to-cheques

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