



Account Number 06 2264 10179834

Statement Period 30 May 2022 - 29 Aug 2022

Closing Balance \$39,926.10 CR

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



004

MS N RICHARDS  
 PO BOX 429  
 WAHROONGA NSW 2076

## 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](http://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 May 2022	OPENING BALANCE			\$38,369.13 CR
01 Jun	Direct Credit 606880 FIIG SECURITIES AMP-BBSW+1 0098968		95.02	\$38,464.15 CR
02 Jun	TAX OFFICE PAYMENTS CommBank app BPAY 7 422050302168360 tax instal to mar	1,853.00		\$36,611.15 CR
03 Jun	Direct Credit 606880 FIIG SECURITIES SCT-BBSW+4 0098968		241.89	\$36,853.04 CR
08 Jun	Direct Credit 606880 FIIG SECURITIES AVANTI-BBS 0098968		616.08	\$37,469.12 CR
14 Jun	Direct Credit 606880 FIIG SECURITIES AMPOL-BBSW 0098968		188.83	\$37,657.95 CR
14 Jun	Direct Credit 606880 FIIG SECURITIES AFG 2019-1 0098968		177.57	\$37,835.52 CR
14 Jun	Direct Credit 606880 FIIG SECURITIES LIBERTY 20 0098968		437.16	\$38,272.68 CR
15 Jun	Direct Credit 606880 FIIG SECURITIES Avanti-5.5 0098968		275.00	\$38,547.68 CR
15 Jun	Direct Credit 606880 FIIG SECURITIES CONQUEST 2 0098968		578.43	\$39,126.11 CR



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Date	Transaction	Debit	Credit	Balance
15 Jun	Direct Debit 387755 FIIG SECURITIES FEES - C2000098968	125.27		\$39,000.84 CR
17 Jun	Direct Credit 606880 FIIG SECURITIES NBN-2.20%- 0098968		550.00	\$39,550.84 CR
29 Jun	Transfer to xx4727 NetBank stock specialist s	495.00		\$39,055.84 CR
06 Jul	Direct Credit 606880 FIIG SECURITIES AAI-BBSW+3 0098968		86.87	\$39,142.71 CR
10 Jul	Transfer to xx4727 NetBank Smsf pension	2,000.00		\$37,142.71 CR
11 Jul	Direct Credit 606880 FIIG SECURITIES OMNI-5.65% 0098968		10,341.25	\$47,483.96 CR
11 Jul	Direct Credit 606880 FIIG SECURITIES EMECO-6.25 0098968		625.00	\$48,108.96 CR
11 Jul	Direct Credit 606880 FIIG SECURITIES LIBERTY 20 0098968		460.77	\$48,569.73 CR
11 Jul	Direct Credit 606880 FIIG SECURITIES AFG 2019-1 0098968		238.54	\$48,808.27 CR
11 Jul	Direct Credit 606880 FIIG SECURITIES MYSTATE-BB 0098968		116.18	\$48,924.45 CR
13 Jul	Direct Debit 387755 FIIG SECURITIES FIIG - C2000098968	10,048.20		\$38,876.25 CR
15 Jul	Direct Credit 606880 FIIG SECURITIES CONQUEST 2 0098968		474.34	\$39,350.59 CR
15 Jul	Direct Debit 387755 FIIG SECURITIES FEES - C2000098968	118.15		\$39,232.44 CR
21 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 422050302168360 tax instal 0622	1,853.00		\$37,379.44 CR
03 Aug	Transfer To BGL Corp NetBank Nerida Richards sf360 trustee	220.00		\$37,159.44 CR
03 Aug	Direct Credit 606880 FIIG SECURITIES SUNLAND-6. 0098968		465.00	\$37,624.44 CR
05 Aug	Direct Credit 606880 FIIG SECURITIES ClearView- 0098968		173.83	\$37,798.27 CR
09 Aug	Direct Credit 606880 FIIG SECURITIES ENBD-4.75% 0098968		237.50	\$38,035.77 CR
10 Aug	Transfer to xx4727 NetBank Smsf pension	2,000.00		\$36,035.77 CR
10 Aug	Direct Credit 606880 FIIG SECURITIES LIBERTY 20 0098968		451.89	\$36,487.66 CR
10 Aug	Direct Credit 606880 FIIG SECURITIES AFG 2019-1 0098968		233.26	\$36,720.92 CR
15 Aug	Direct Debit 387755 FIIG SECURITIES FEES - C2000098968	122.55		\$36,598.37 CR

Date	Transaction	Debit	Credit	Balance	
16 Aug	Direct Credit 606880 FIIG SECURITIES CONQUEST 2 0098968		608.11	\$37,206.48 CR	
23 Aug	Direct Credit 606880 FIIG SECURITIES AGN-ILB-3. 0098968		1,133.01	\$38,339.49 CR	
23 Aug	Direct Credit 606880 FIIG SECURITIES QTC-ILB-2. 0098968		504.69	\$38,844.18 CR	
23 Aug	Direct Credit 606880 FIIG SECURITIES SYDAIR-ILB 0098968		561.76	\$39,405.94 CR	
25 Aug	Direct Credit 606880 FIIG SECURITIES LIBERTYFIN 0098968		455.37	\$39,861.31 CR	
25 Aug	Direct Credit 606880 FIIG SECURITIES BNP-BBSW+1 0098968		64.79	\$39,926.10 CR	
29 Aug	2022 CLOSING BALANCE			\$39,926.10 CR	
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		\$38,369.13 CR	\$18,835.17	\$20,392.14	\$39,926.10 CR

### Transaction Summary during 1st May 2022 to 31st July 2022

Transaction Type	01 May to 31 May	01 Jun to 30 Jun	01 Jul to 31 Jul	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
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>

### 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](http://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](http://afca.org.au), website for more information.

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

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



# 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: We cannot request a chargeback on BPAY payments 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.

