



Account Number 06 2264 10179834

Statement Period 1 Mar 2023 - 29 May 2023

Closing Balance \$85,221.94 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.

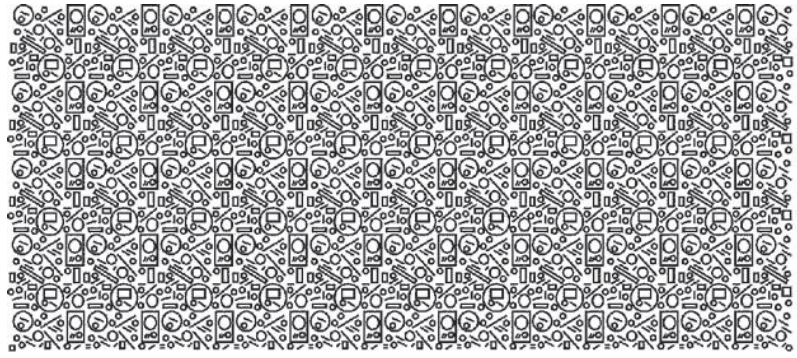
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
01 Mar	2023 OPENING BALANCE			\$77,034.31 CR
08 Mar	Direct Credit 606880 FIIG SECURITIES Avanti-BBS 0098968		970.55	\$78,004.86 CR
10 Mar	Transfer to xx4727 NetBank Smsf pension	2,000.00		\$76,004.86 CR
10 Mar	Direct Credit 606880 FIIG SECURITIES AFG 2019-1 0098968		67.56	\$76,072.42 CR
10 Mar	Direct Credit 606880 FIIG SECURITIES RESLIFE-BB 0098968		317.00	\$76,389.42 CR
10 Mar	Direct Credit 606880 FIIG SECURITIES AMPOL-BBSW 0098968		331.79	\$76,721.21 CR
13 Mar	Direct Credit 606880 FIIG SECURITIES LIBERTY 20 0098968		270.04	\$76,991.25 CR
15 Mar	Direct Debit 387755 FIIG SECURITIES FEES - C2000098968	112.56		\$76,878.69 CR
16 Mar	Direct Credit 606880 FIIG SECURITIES Conquest 2 0098968		234.82	\$77,113.51 CR
23 Mar	Direct Credit 606880 FIIG SECURITIES Transgrid- 0098968		508.60	\$77,622.11 CR



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Date	Transaction	Debit	Credit	Balance
27 Mar	Direct Credit 606880 FIIG SECURITIES CENTURIA-B 0098968		684.12	\$78,306.23 CR
31 Mar	Direct Credit 606880 FIIG SECURITIES PEET-BBSW+ 0098968		387.36	\$78,693.59 CR
31 Mar	Direct Credit 606880 FIIG SECURITIES WestConnex 0098968		787.50	\$79,481.09 CR
06 Apr	Direct Credit 606880 FIIG SECURITIES Ausnet-BBS 0098968		158.33	\$79,639.42 CR
10 Apr	Transfer to xx4727 NetBank Smsf pension	1,000.00		\$78,639.42 CR
11 Apr	Direct Credit 606880 FIIG SECURITIES LIBERTY 20 0098968		406.58	\$79,046.00 CR
11 Apr	Direct Credit 606880 FIIG SECURITIES MYSTATE-BB 0098968		191.42	\$79,237.42 CR
11 Apr	Direct Credit 606880 FIIG SECURITIES AFG 2019-1 0098968		180.76	\$79,418.18 CR
14 Apr	Direct Credit 606880 FIIG SECURITIES CBA-4.946% 0098968		741.90	\$80,160.08 CR
17 Apr	Direct Credit 606880 FIIG SECURITIES Conquest 2 0098968		369.53	\$80,529.61 CR
17 Apr	Direct Debit 387755 FIIG SECURITIES FEES - C2000098968	125.08		\$80,404.53 CR
27 Apr	Direct Credit 606880 FIIG SECURITIES RABO-BBSW+ 0098968		308.80	\$80,713.33 CR
27 Apr	Direct Credit 606880 FIIG SECURITIES RABO-7.074 0098968		353.70	\$81,067.03 CR
01 May	Direct Credit 606880 FIIG SECURITIES CPIF-2.485 0098968		124.25	\$81,191.28 CR
05 May	Direct Credit 606880 FIIG SECURITIES CLEARVIEW- 0098968		225.78	\$81,417.06 CR
10 May	Transfer to xx4727 NetBank Smsf pension	1,000.00		\$80,417.06 CR
10 May	Direct Credit 606880 FIIG SECURITIES AFG 2019-1 0098968		217.65	\$80,634.71 CR
10 May	Direct Credit 606880 FIIG SECURITIES LIBERTY 20 0098968		397.93	\$81,032.64 CR
12 May	Direct Credit 606880 FIIG SECURITIES PacNationa 0098968		540.00	\$81,572.64 CR
15 May	Direct Credit 606880 FIIG SECURITIES Conquest 2 0098968		333.25	\$81,905.89 CR
16 May	Direct Debit 387755 FIIG SECURITIES FEES - C2000098968	121.45		\$81,784.44 CR
18 May	Direct Credit 606880 FIIG SECURITIES NAB-BBSW+2 0098968		261.93	\$82,046.37 CR

Date	Transaction	Debit	Credit	Balance			
22 May	Direct Credit 606880 FIIG SECURITIES QTC-ILB-2. 0098968		533.84	\$82,580.21 CR			
23 May	Direct Credit 606880 FIIG SECURITIES SYDAIR-ILB 0098968		594.13	\$83,174.34 CR			
23 May	Direct Credit 606880 FIIG SECURITIES AGN-ILB-3. 0098968		1,198.37	\$84,372.71 CR			
25 May	Direct Credit 606880 FIIG SECURITIES BNP-BBSW+1 0098968		122.24	\$84,494.95 CR			
26 May	Direct Credit 606880 FIIG SECURITIES LibertyFin 0098968		726.99	\$85,221.94 CR			
29 May	2023 CLOSING BALANCE			\$85,221.94 CR			
<b>Opening balance</b>		<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
\$77,034.31 CR			\$4,359.09		\$12,546.72		\$85,221.94 CR

### Transaction Summary during 1st February 2023 to 30th April 2023

Transaction Type	01 Feb to 28 Feb	01 Mar to 31 Mar	01 Apr to 30 Apr	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 Notice

### Changes to cheque access from 3 June 2023

We are phasing out cheque access<sup>1</sup> from 3 June 2023, as follows:

- If you open a new CommBank account from 3 June 2023, cheque access to that new account won't be available. Some exceptions apply<sup>2</sup>.
- If a cheque book was not issued for your account<sup>2</sup> 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 have a joint account listed below<sup>3</sup>, you will no longer be able to order a replacement cheque book. You can continue to have cheque access to your joint 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 for that account from 3 June 2023.
- 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](https://www.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<sup>®</sup> 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](https://commbank.com.au/changes-to-cheques)

<sup>1</sup> 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.

<sup>2</sup> Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

<sup>3</sup> From 3 June 2023, you will no longer be able to order a replacement cheque book if you have a joint account listed here: Accelerator Cash Account, AwardSaver Account, Cash Investment Account, Cash Management Call Account, Commonwealth Direct Investment Account, Complete Access, Everyday Offset, GoalSaver, NetBank Saver, Pensioner Security Account, Private Bank Account, Smart Access, Streamline Basic, and Youthsaver Account. If you have any other joint account, you can order a replacement cheque book if you contact us or visit your nearest branch.

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