



035

MRS M M MR D J CLEMINSON
35 BARBARA ST
MANLY WEST QLD 4179

Account Number 06 4133 10612497

Statement Period 1 Jul 2023 - 6 Nov 2023

Closing Balance Nil

Enquiries 13 2221

GoalSaver

GoalSaver rewards you with bonus interest for saving regularly, helping you reach your savings goal sooner. You will earn bonus interest when you grow your savings balance (excluding interest and bank initiated transactions) each calendar month. You also get 1 fee free assisted withdrawal each month.

Name: MARGARET MARY CLEMINSON AND DAVID JEREMY CLEMINSON

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.

This is your last statement as your account has now been closed

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 Jul	2023 OPENING BALANCE			\$60,435.83 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$41.51			
01 Jul	BONUS INTEREST EARNED on this account to June 30, 2023 is \$397.32			
01 Jul	WITHHOLDING Tax withheld for this account to June 30, 2023 is \$6.00			
01 Jul	Credit Interest		19.87	\$60,455.70 CR
01 Jul	Bonus Interest		204.90	\$60,660.60 CR
12 Jul	Transfer from xx4230 NetBank		1.00	\$60,661.60 CR
01 Aug	Credit Interest		20.61	\$60,682.21 CR
01 Aug	Bonus Interest		218.96	\$60,901.17 CR
12 Aug	Transfer from xx4230 NetBank		1.00	\$60,902.17 CR
01 Sep	Credit Interest		20.69	\$60,922.86 CR
01 Sep	Bonus Interest		219.83	\$61,142.69 CR
12 Sep	Transfer from xx4230 NetBank		1.00	\$61,143.69 CR
01 Oct	Credit Interest		20.10	\$61,163.79 CR
01 Oct	Bonus Interest		213.58	\$61,377.37 CR



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Date	Transaction	Debit	Credit	Balance
04 Oct	Transfer to xx4230 NetBank International	5,000.00		\$56,377.37 CR
12 Oct	Transfer from xx4230 NetBank		1.00	\$56,378.37 CR
01 Nov	Credit Interest		19.32	\$56,397.69 CR
01 Nov	Transfer to xx4230 NetBank	20,000.00		\$36,397.69 CR
06 Nov	Credit Interest		1.99	\$36,399.68 CR
06 Nov	Closed Account Branch WYNNUM	36,399.68		\$0.00
06 Nov	2023 CLOSING BALANCE			Nil

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$60,435.83 CR		\$61,399.68		\$963.85		Nil

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Jul	Less than \$50,000.00	0.40%	4.25%#	4.65%#
	\$50,000.00 - \$249,999.99	0.40%	4.25%#	4.65%#
	\$250,000.00 - \$999,999.99	0.40%	4.25%#	4.65%#
	\$1,000,000.00 and over	0.40%	4.25%#	4.65%#

#From 1 May 2017, interest was paid on the portion of the balance that fell within each balance band. From 1 May 2020, one interest rate applies to your whole balance, the rate depends on your account balance. The standard variable interest rate will apply regardless of the bonus interest criteria being met or not.

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

Transaction Summary during 1st June 2023 to 6th November 2023

Transaction Type	01 Jun to 31 Jul	01 Aug to 30 Sep	01 Oct to 06 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals+	0	0	0	0	0	\$3.00	\$0.00
Account Fee						\$0.00	\$0.00

+Two additional free staff assisted withdrawals per month if pension paid directly into the account.

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



NOTICE

Have a joint account or looking to open one?

If you have a joint account, or choose to open a joint account with us, and receive paper statements, you'll soon start to receive a paper statement for each account holder.

This means each joint account holder will receive a separate statement at their nominated account addresses (the address where you'd like to receive joint account-related correspondence and statements, which can be nominated separately for each account holder).

If at least one joint account holder is non-personal or you have a Personal Overdraft on your account, this change does not impact you.

Why is this happening?

Currently, joint accounts have one shared account address for both account holders. We're making this change so that each account holder can nominate their own individual account address.

No action required

You don't have to do anything at this time. Once each account holder starts to receive separate statements, you'll each be able to nominate the account address where you'd like to receive your joint account-related correspondence and statements.

No changes to online statements

If you've already opted-in to receive online statements, each account holder will continue to receive their joint account-related correspondence and statements electronically via their nominated email addresses.

It's easy to switch to online statements

Online statements are free. For joint accounts without a Personal Overdraft, both account holders need to be registered for NetBank and have a valid email address. You can switch to receive online statements via the CommBank app or NetBank. To switch, visit **[commbank.com.au/onlinestatements](https://www.commbank.com.au/onlinestatements)**