



## Your Statement

Statement 6

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Account Number 06 7167 26523461

Statement Period 12 Aug 2022 - 11 Feb 2023

Closing Balance \$55,677.51 CR

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

024

MR AMITH KUMAR KULKARNI  
79 FONGEO DR  
POINT COOK VIC 3030

## Direct Investment Account

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.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: COOLCARKNEE PTY LTD ITF COOLCARKNEE SF

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
12 Aug	2022 OPENING BALANCE			\$40,274.35 CR
17 Aug	Direct Credit 481471 SuperChoice P/L PC110822-174451994		675.86	\$40,950.21 CR
24 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR3282765789		1,344.69	\$42,294.90 CR
31 Aug	Direct Credit 481471 SuperChoice P/L PC250822-176396873		675.86	\$42,970.76 CR
01 Sep	Credit Interest		28.30	\$42,999.06 CR
07 Sep	Direct Credit 396297 CODAN DIVIDEND 22SEP/00809698		273.45	\$43,272.51 CR
14 Sep	Direct Credit 481471 SuperChoice P/L PC080922-177958292		675.86	\$43,948.37 CR
26 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR3307361166		1,344.69	\$45,293.06 CR
28 Sep	Direct Credit 481471 SuperChoice P/L PC210922-157331509		675.86	\$45,968.92 CR
30 Sep	Direct Credit 208379 DATA#3 FNL DIV 001284779668		153.15	\$46,122.07 CR
01 Oct	Credit Interest		48.84	\$46,170.91 CR
06 Oct	ASIC NetBank BPAY 17301 2296432925594 ASIC INVOICE 2022	59.00		\$46,111.91 CR



Account Number

06 7167 26523461



Date	Transaction	Debit	Credit	Balance
06 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 004219355057537160 ATO 2022 TAX	5,375.00		\$40,736.91 CR
12 Oct	Direct Credit 217053 BSL FNL DIV 001284708906		69.75	\$40,806.66 CR
12 Oct	Direct Credit 481471 SuperChoice P/L PC061022-135975944		675.86	\$41,482.52 CR
26 Oct	Direct Credit 481471 SuperChoice P/L PC201022-197898825		675.86	\$42,158.38 CR
26 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR3331722141		2,943.82	\$45,102.20 CR
01 Nov	Credit Interest		62.36	\$45,164.56 CR
09 Nov	Direct Credit 481471 SuperChoice P/L PC021122-107022273		675.86	\$45,840.42 CR
23 Nov	Direct Credit 481471 SuperChoice P/L PC171122-192447010		675.86	\$46,516.28 CR
24 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR3353772429		1,405.15	\$47,921.43 CR
01 Dec	Credit Interest		73.41	\$47,994.84 CR
07 Dec	Direct Credit 481471 SuperChoice P/L PC301122-102904992		675.86	\$48,670.70 CR
21 Dec	Direct Credit 481471 SuperChoice P/L PC151222-192927577		1,403.28	\$50,073.98 CR
23 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR3375131031		1,405.15	\$51,479.13 CR
01 Jan	Credit Interest		86.20	\$51,565.33 CR
05 Jan	Direct Credit 481471 SuperChoice P/L PC281222-194221029		704.25	\$52,269.58 CR
18 Jan	Direct Credit 481471 SuperChoice P/L PC110123-195744616		704.25	\$52,973.83 CR
24 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3395121564		1,405.15	\$54,378.98 CR
01 Feb	Credit Interest		94.28	\$54,473.26 CR
01 Feb	Direct Credit 481471 SuperChoice P/L PC250123-199859127		1,204.25	\$55,677.51 CR
11 Feb 2023	CLOSING BALANCE			\$55,677.51 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$40,274.35 CR		\$5,434.00		\$20,837.16		\$55,677.51 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	2.10%

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



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 CommBank account from 3 June 2023, cheque access to that 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 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://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](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)

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# 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.