



# Your Statement

Statement 1 (Page 1 of 2)

Account Number 06 5175 10457408

Statement Period 1 Oct 2020 - 1 Apr 2021

Closing Balance \$502.86 CR

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



046

THE TRUSTEE  
 11 LINCOLN PL  
 MAWSON LAKES SA 5095

## 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.

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: BOUNTHONG SONTHAVONG AS TRUSTEES FOR BOUNTHONG SONTHAVONG SELF MANAGED SUPERANNUATION FUND

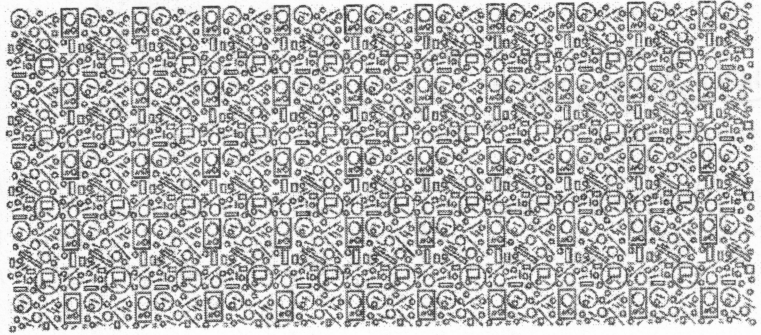
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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 Oct 2020	OPENING BALANCE			Nil
24 Dec	Direct Credit 381450 MSF PLUM 3184:100499045:4		139,992.15	\$139,992.15 CR
01 Jan	Credit Interest		1.53	\$139,993.68 CR
06 Jan	Direct Debit 062934 COMMSEC SECURITI COMMSEC	139,931.88		\$61.80 CR
22 Jan	Direct Debit 062934 COMMSEC SECURITI COMMSEC	59.90		\$1.90 CR
01 Feb	Credit Interest		0.96	\$2.86 CR
02 Mar	Transfer from xx0401 NetBank		500.00	\$502.86 CR
01 Apr 2021	CLOSING BALANCE			\$502.86 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
Nil		\$139,991.78		\$140,494.64		\$502.86 CR

\*# 1016 2119.1.2 ZZ258R3 0303 SL R3.S111.D991.CV96.00.31



**Your Credit Interest Rate Summary**

<b>Date</b>	<b>Balance</b>	<b>Standard Credit Interest Rate (p.a.)</b>
01 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

# 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](http://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](http://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](http://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.



046

THE TRUSTEE  
 11 LINCOLN PL  
 MAWSON LAKES SA 5095

Account Number 06 5175 10457408

Statement Period 2 Apr 2021 - 1 Oct 2021

Closing Balance \$240.93 CR

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

## 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: BOUNTHONG SONTHAVONG AS TRUSTEES FOR BOU  
 NTHONG SONTHAVONG SELF MANAGED SUPERANNUATION FUND

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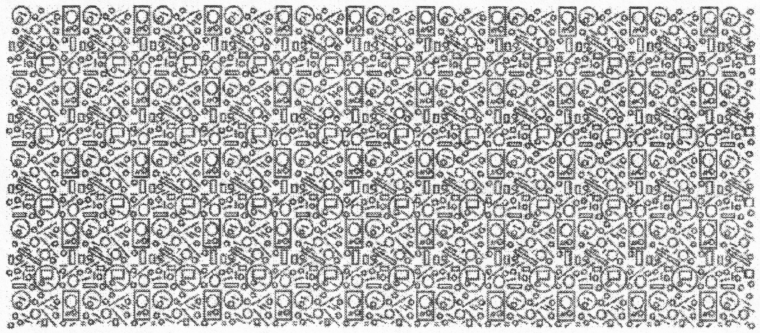
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Date	Transaction	Debit	Credit	Balance
02 Apr	2021 OPENING BALANCE			\$502.86 CR
14 Apr	Transfer from xx0401 NetBank		10.00	\$512.86 CR
16 Apr	Direct Debit 062934 COMMSEC SECURITI COMMSEC	509.99		\$2.87 CR
26 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		238.06	\$240.93 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$2.49			
01 Oct 2021	CLOSING BALANCE			\$240.93 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$502.86 CR		\$509.99		\$248.06		\$240.93 CR

Account Number

06 5175 10457408



**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
01 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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



# Your Statement

Statement 3 (Page 1 of 2)

Account Number 06 5175 10457408

Statement Period 2 Oct 2021 - 1 Apr 2022

Closing Balance \$15.25 CR

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



046

THE TRUSTEE  
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 NTHONG SONTHAVONG SELF MANAGED SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
02 Oct 2021	OPENING BALANCE			\$240.93 CR
04 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		8,664.22	\$8,905.15 CR
08 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	2,569.95		\$6,335.20 CR
15 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	6,319.95		\$15.25 CR
01 Apr 2022	CLOSING BALANCE			\$15.25 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$240.93 CR		\$8,889.90		\$8,664.22		\$15.25 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
01 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

\*# 956 2116.1.2 ZZ258R3 0303 SL.R3.S111.D091.O V06.00.35



# Your Statement

Statement 4 (Page 1 of 2)

Account Number 06 5175 10457408

Statement Period 2 Apr 2022 - 1 Oct 2022

Closing Balance \$15.25 CR

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



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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
02 Apr 2022	OPENING BALANCE			\$15.25 CR
01 Oct 2022	CLOSING BALANCE			\$15.25 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$15.25 CR		Nil		Nil		\$15.25 CR

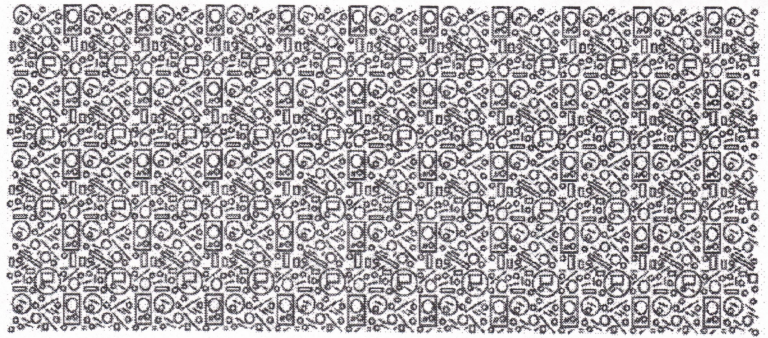
### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
01 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.60%

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

\*# 1606.3866.1.1 ZZ258R3 0303 SL.R3.S111.D276.OV06.00.35





**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