



Your Statement

Statement 114

(Page 1 of 2)

Account Number 06 7167 10990356

Statement Period 12 Jun 2022 - 11 Jul 2022

Closing Balance \$158,863.44 CR

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

028

MRS VALERIE IM CHENG TANG AND
MR KWONG K TANG AND TANG FAMILY
36 MULLENS RD
VERMONT SOUTH VIC 3133

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Jun	2022 OPENING BALANCE			\$145,632.39 CR
24 Jun	Direct Credit 250556 WBC DIVIDEND 001277909814		636.84	\$146,269.23 CR
01 Jul	Credit Interest		2.81	\$146,272.04 CR
04 Jul	Transfer To VIC Tang Pty Ltd NetBank return super contr	4.00		\$146,268.04 CR
04 Jul	Direct Credit 128594 VIC TANG PTY LTD LOT 94 RENT -Jul22		7,500.00	\$153,768.04 CR
05 Jul	Direct Credit 531543 NAB INTERIM DIV DV231/01039477		5,095.40	\$158,863.44 CR
11 Jul	2022 CLOSING BALANCE			\$158,863.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$145,632.39 CR		\$4.00		\$13,235.05		\$158,863.44 CR

Jun 2023

Beisnon Rd. 13/1/23 \$50,000 VT
15/1/23 \$50,000 KTF



Your Statement

Statement 115

(Page 1 of 2)

Account Number 06 7167 10990356

Statement Period 12 Jul 2022 - 11 Aug 2022

Closing Balance \$167,142.05 CR

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

028

MRS VALERIE IM CHENG TANG AND
MR KWONG K TANG AND TANG FAMILY
36 MULLENS RD
VERMONT SOUTH VIC 3133

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Jul	2022 OPENING BALANCE			\$158,863.44 CR
01 Aug	Credit Interest		28.61	\$158,892.05 CR
01 Aug	Direct Credit 128594 VIC TANG PTY LTD LOT 94 RENT Aug22		7,875.00	\$166,767.05 CR
05 Aug	Fast Transfer From V I C TANG PTY LTD Jul rent increase Rent lot94 July		375.00	\$167,142.05 CR
11 Aug	2022 CLOSING BALANCE			\$167,142.05 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$158,863.44 CR		Nil		\$8,278.61		\$167,142.05 CR



Your Statement

Statement 116

(Page 1 of 2)

Account Number 06 7167 10990356

Statement

Period 12 Aug 2022 - 11 Sep 2022

Closing Balance \$105,538.62 CR

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

028

MRS VALERIE IM CHENG TANG AND
MR KWONG K TANG AND TANG FAMILY
36 MULLENS RD
VERMONT SOUTH VIC 3133

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Aug 2022	OPENING BALANCE			\$167,142.05 CR
16 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	49,949.87		\$117,192.18 CR
29 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	17,609.95		\$99,582.23 CR
31 Aug	Direct Credit 480318 MGR DST 001280356533		510.00	\$100,092.23 CR
01 Sep	Credit Interest		68.39	\$100,160.62 CR
02 Sep	Fast Transfer From V I C TANG PTY LTD Rent shop42e sept Rent sept22		7,875.00	\$108,035.62 CR
06 Sep	Transfer To KK Tang NetBank trident fees fy2022	2,497.00		\$105,538.62 CR
11 Sep 2022	CLOSING BALANCE			\$105,538.62 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$167,142.05 CR		\$70,056.82		\$8,453.39		\$105,538.62 CR



Your Statement

Statement 117

(Page 1 of 2)

Account Number 06 7167 10990356

Statement
Period 12 Sep 2022 - 11 Oct 2022

Closing Balance \$129,756.24 CR

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

028

MRS VALERIE IM CHENG TANG AND
MR KWONG K TANG AND TANG FAMILY
36 MULLENS RD
VERMONT SOUTH VIC 3133

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Sep 2022	OPENING BALANCE			\$105,538.62 CR
16 Sep	Direct Credit 624300 EDV DIV 001283065675		231.00	\$105,769.62 CR
21 Sep	Direct Credit 629786 TLS FNL DIV 001282150958		2,550.00	\$108,319.62 CR
23 Sep	Direct Credit 458106 BHP GROUP DIV AF386/00376773		2,551.84	\$110,871.46 CR
27 Sep	Direct Credit 516612 WOW FNL DIV 001283492172		2,120.00	\$112,991.46 CR
28 Sep	Direct Credit 458106 COLES GROUP LTD FIN22/01095719		900.00	\$113,891.46 CR
29 Sep	Direct Credit 401507 CBA FNL DIV 001280945545		5,250.00	\$119,141.46 CR
29 Sep	Direct Credit 458106 MEDIBANK DIV SEP22/00960927		303.24	\$119,444.70 CR
01 Oct	Credit Interest		93.64	\$119,538.34 CR
03 Oct	Direct Credit 128594 VIC TANG PTY LTD LOT 94 RENT -oct22		7,875.00	\$127,413.34 CR
05 Oct	Direct Credit 458106 CSL LTD DIVIDEND AUF22/00991308		1,054.98	\$128,468.32 CR
06 Oct	Direct Credit 362548 WESFARMERS LTD FIN22/01032444		1,000.00	\$129,468.32 CR



Your Statement

Statement 118

(Page 1 of 2)

Account Number 06 7167 10990356

Statement

Period 12 Oct 2022 - 11 Nov 2022

Closing Balance \$137,777.69 CR

Enquiries 13 1998

(24 hours a day, 7 days a week)



028

MRS VALERIE IM CHENG TANG AND
MR KWONG K TANG AND TANG FAMILY
36 MULLENS RD
VERMONT SOUTH VIC 3133

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Oct 2022	OPENING BALANCE			\$129,756.24 CR
01 Nov	Credit Interest		146.45	\$129,902.69 CR
02 Nov	Fast Transfer From V I C TANG PTY LTD			
	Rent nov22			
	Rent nov22		7,875.00	\$137,777.69 CR
11 Nov 2022	CLOSING BALANCE			\$137,777.69 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$129,756.24 CR		Nil		\$8,021.45		\$137,777.69 CR



Your Statement

Statement 119

(Page 1 of 2)

Account Number 06 7167 10990356

Statement
Period 12 Nov 2022 - 11 Dec 2022

Closing Balance \$114,501.52 CR

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

028

MRS VALERIE IM CHENG TANG AND
MR KWONG K TANG AND TANG FAMILY
36 MULLENS RD
VERMONT SOUTH VIC 3133

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Nov 2022	OPENING BALANCE			\$137,777.69 CR
16 Nov	Direct Debit 062934 COMMSEC SECURITI COMMSEC	31,303.92		\$106,473.77 CR
01 Dec	Credit Interest		152.75	\$106,626.52 CR
01 Dec	Fast Transfer From V I C TANG PTY LTD Rent Dec22 Rent dec22		7,875.00	\$114,501.52 CR
11 Dec 2022	CLOSING BALANCE			\$114,501.52 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$137,777.69 CR		\$31,303.92		\$8,027.75		\$114,501.52 CR





028

MRS VALERIE IM CHENG TANG AND
MR KWONG K TANG AND TANG FAMILY
36 MULLENS RD
VERMONT SOUTH VIC 3133

Your Statement

Statement 120

(Page 1 of 2)

Account Number 06 7167 10990356

Statement

Period 12 Dec 2022 - 11 Jan 2023

Closing Balance \$129,429.94 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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Dec 2022	OPENING BALANCE			\$114,501.52 CR
14 Dec	Direct Credit 531543 NAB FINAL DIV DV232/00536260		6,224.40	\$120,725.92 CR
20 Dec	Direct Credit 250556 WBC DIVIDEND 001286462272		668.16	\$121,394.08 CR
01 Jan	Credit Interest		160.86	\$121,554.94 CR
03 Jan	Fast Transfer From V I C TANG PTY LTD Rent jan22 Rent jan22		7,875.00 ✓	\$129,429.94 CR
11 Jan 2023	CLOSING BALANCE			\$129,429.94 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$114,501.52 CR		Nil		\$14,928.42		\$129,429.94 CR



Your Statement

Statement 121

(Page 1 of 2)

Account Number 06 7167 10990356

Statement

Period 12 Jan 2023 - 11 Feb 2023

Closing Balance \$43,846.18 CR

Enquiries 13 1998

(24 hours a day, 7 days a week)



028

MRS VALERIE IM CHENG TANG AND
MR KWONG K TANG AND TANG FAMILY
36 MULLENS RD
VERMONT SOUTH VIC 3133Account Chg
28/12/23 FH:U

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Jan 2023	OPENING BALANCE			\$129,429.94 CR
12 Jan	Direct Credit 012721 ATO ATO003000017685241		6,451.21	\$135,881.15 CR
13 Jan	Transfer To Valerie Tang NetBank Pension vt 2023	50,000.00		\$85,881.15 CR
15 Jan	Transfer To KK Tang NetBank Pension kt 2023	50,000.00		\$35,881.15 CR
01 Feb	Credit Interest		90.03	\$35,971.18 CR
03 Feb	Direct Credit 128594 VIC TANG PTY LTD LOT 94 RENT Feb23		7,875.00	\$43,846.18 CR
11 Feb 2023	CLOSING BALANCE			\$43,846.18 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$129,429.94 CR		\$100,000.00		\$14,416.24		\$43,846.18 CR





028

MRS VALERIE IM CHENG TANG AND MR KWONG K
TANG AND TANG FAMILY
8 FOWLER ST
BOX HILL SOUTH VIC 3128

Your Statement

Statement 122

(Page 1 of 2)

Account Number 06 7167 10990356

Statement

Period 12 Feb 2023 - 11 Mar 2023

Closing Balance \$56,590.32 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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER FUND

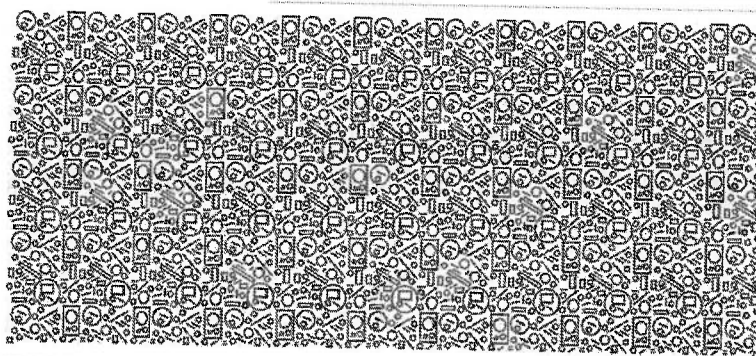
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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
12 Feb 2023	OPENING BALANCE			\$43,846.18 CR
15 Feb	Direct Credit 128594 VIC TANG PTY LTD super contr kt23		20,000.00	\$63,846.18 CR
16 Feb	Fast Transfer From V I C TANG PTY LTD Vt super contr23 Vt super 23		20,000.00	\$83,846.18 CR
17 Feb	Fast Transfer From V I C TANG PTY LTD Kt super23 Kt super contr23		7,500.00	\$91,346.18 CR
17 Feb	Fast Transfer From V I C TANG PTY LTD Vt super contr23 Vt super contr23		7,500.00	\$98,846.18 CR
21 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	50,696.33		\$48,149.85 CR
28 Feb	Direct Credit 480318 MGR DST 001289702195		520.00	\$48,669.85 CR
01 Mar	Credit Interest		45.47	\$48,715.32 CR

Account Number

06 7167 10990356



Date	Transaction	Debit	Credit	Balance
01 Mar	Direct Credit 128594 VIC TANG PTY LTD LOT 94 RENT mar23		7,875.00	\$56,590.32 CR
11 Mar	2023 CLOSING BALANCE			\$56,590.32 CR
Opening balance - Total debits + Total credits = Closing balance				
	\$43,846.18 CR	\$50,696.33	\$63,440.47	\$56,590.32 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Mar	Less than \$10,000.00	0.25%
	\$10,000.00 - \$19,999.99	0.80%
	\$20,000.00 - \$49,999.99	1.10%
	\$50,000.00 - \$99,999.99	1.35%
	\$100,000.00 - \$249,999.99	1.75%
	\$250,000.00 - \$499,999.99	2.15%
	\$500,000.00 and over	2.30%

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

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



Your Statement

Statement 123 (Page 1 of 2)

Account Number 06 7167 10990356

Statement
Period 12 Mar 2023 - 11 Apr 2023

Closing Balance \$78,758.78 CR

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

028

MRS VALERIE IM CHENG TANG AND MR KWONG K
TANG AND TANG FAMILY
8 FOWLER ST
BOX HILL SOUTH VIC 3128

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.

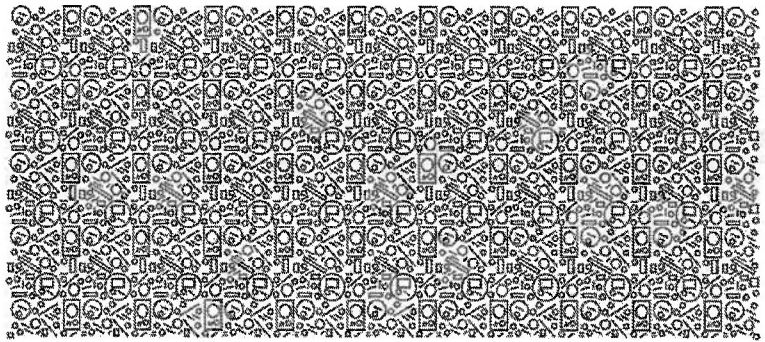
The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Mar 2023	OPENING BALANCE			\$56,590.32 CR
20 Mar	Direct Credit 624300 EDV DIV 001290942940		429.00	\$57,019.32 CR
22 Mar	Direct Credit 458106 MEDIBANK DIV MAR23/00958503		261.70	\$57,281.02 CR
28 Mar	Direct Credit 362548 WESFARMERS LTD INT23/01029304		880.00	\$58,161.02 CR
30 Mar	Direct Credit 401507 CBA DIV 001291453215		6,300.00	\$64,461.02 CR
30 Mar	Direct Credit 458106 BHP GROUP DIV AI387/00370057		1,363.64	\$65,824.66 CR
30 Mar	Direct Credit 458106 COLES GROUP LTD INT23/01089760		1,080.00	\$66,904.66 CR
31 Mar	Direct Credit 629786 TLS ITM DIV 001293121093		2,550.00	\$69,454.66 CR
01 Apr	Credit Interest		68.46	\$69,523.12 CR
02 Apr	Fast Transfer From VIC TANG PTY LTD Rent apr23 Rent April23		7,875.00	\$77,398.12 CR
05 Apr	Direct Credit 458106 WOODSIDE FIN22/00859256		387.79	\$77,785.91 CR



Date	Transaction	Debit	Credit	Balance
05 Apr	Direct Credit 458106 CSL LTD DIVIDEND 23AUD/00888701		972.87	\$78,758.78 CR
11 Apr	2023 CLOSING BALANCE			\$78,758.78 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$56,590.32 CR		Nil		\$22,168.46		\$78,758.78 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Apr	Less than \$10,000.00	0.35%
	\$10,000.00 - \$19,999.99	1.00%
	\$20,000.00 - \$49,999.99	1.20%
	\$50,000.00 - \$99,999.99	1.45%
	\$100,000.00 - \$249,999.99	2.00%
	\$250,000.00 - \$499,999.99	2.30%
	\$500,000.00 and over	2.50%

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

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



Your Statement

Statement 124

(Page 1 of 2)

Account Number 06 7167 10990356

Statement Period 12 Apr 2023 - 11 May 2023

Closing Balance \$88,568.43 CR

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

028

MRS VALERIE IM CHENG TANG ANDMR KWONG K
TANG AND TANG FAMILY
8 FOWLER ST
BOX HILL SOUTH VIC 3128

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Apr 2023	OPENING BALANCE			\$78,758.78 CR
13 Apr	Direct Credit 516612 WOW DIV 001294344180			
01 May	Credit Interest		1,840.00	\$80,598.78 CR
01 May	Direct Credit 128594 VIC TANG PTY LTD LOT 94 RENT May23		94.65	\$80,693.43 CR
11 May 2023	CLOSING BALANCE		7,875.00	\$88,568.43 CR
				\$88,568.43 CR
Opening balance - Total debits + Total credits = Closing balance				
	\$78,758.78 CR	Nil	\$9,809.65	\$88,568.43 CR



Your Statement

Statement 125 (Page 1 of 2)

Account Number 06 7167 10990356

Statement Period 12 May 2023 - 11 Jun 2023

Closing Balance \$88,373.92 CR

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

028

MRS VALERIE IM CHENG TANG ANDMR KWONG K
TANG AND TANG FAMILY
8 FOWLER ST
BOX HILL SOUTH VIC 3128

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 May 2023	OPENING BALANCE			\$88,568.43 CR
14 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 764421189456960 gst2022 Value Date: 15/05/2023	8,182.00		\$80,386.43 CR
01 Jun	Credit Interest		112.49	\$80,498.92 CR
01 Jun	Direct Credit 128594 VIC TANG PTY LTD LOT 94 RENT June23		7,875.00	\$88,373.92 CR
11 Jun 2023	CLOSING BALANCE			\$88,373.92 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$88,568.43 CR		\$8,182.00		\$7,987.49		\$88,373.92 CR



Your Statement

Statement 126

(Page 1 of 2)

Account Number 06 7167 10990356

Statement

Period 12 Jun 2023 - 11 Jul 2023

Closing Balance \$115,156.00 CR

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

028

MRS VALERIE IM CHENG TANG AND MR KWONG K
TANG AND TANG FAMILY
8 FOWLER ST
BOX HILL SOUTH VIC 3128

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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR KWONG KIN TANG + MRS VALERIE IM CHENG
TANG ITF TANG FAMILY SUPER 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
12 Jun	2023 OPENING BALANCE			\$88,373.92 CR
21 Jun	Direct Credit 128594 VIC TANG PTY LTD CGT cap contribute		11,020.00	\$99,393.92 CR
27 Jun	Direct Credit 250556 WBC DIVIDEND 001296365826		730.80	\$100,124.72 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$1,064.61			
01 Jul	Credit Interest		138.88	\$100,263.60 CR
03 Jul	Direct Credit 128594 VIC TANG PTY LTD LOT 94 RENT Jul23		8,269.00	\$108,532.60 CR
05 Jul	Direct Credit 531543 NAB INTERIM DIV DV241/01033208		6,623.40	\$115,156.00 CR
11 Jul	2023 CLOSING BALANCE			\$115,156.00 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$88,373.92 CR		Nil		\$26,782.08		\$115,156.00 CR

1 JULY 2022 - 30 JUNE 2023

Interest & Estimated Dividend Summary

CommSec

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during the year, usually accompanying a company's interim financial statements.
Final dividend	A dividend paid at the end of a company's financial year, representing a return based on the previous twelve months' financial performance and the future outlook.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registers use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking / Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend is paid. They are also known as Imputation Credits.
Total subscription	Total subscription can include, but is not limited to market data and research subscription fees and share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fall fees, SRN query, rebroking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

Wait for June 30/23 Base Statement.