



2019/20

Your Statement

Statement 2 (Page 1 of 2)

Account Number 06 2283 10281582

Statement Period 3 Feb 2019 - 2 Aug 2019

Closing Balance \$105,699.15 CR

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



012

THE TRUSTEES
 46 RUSSELL AVE
 SANS SOUCI NSW 2219

ACCOUNTANT

DOER 1/7/19 - 2/8/19

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.

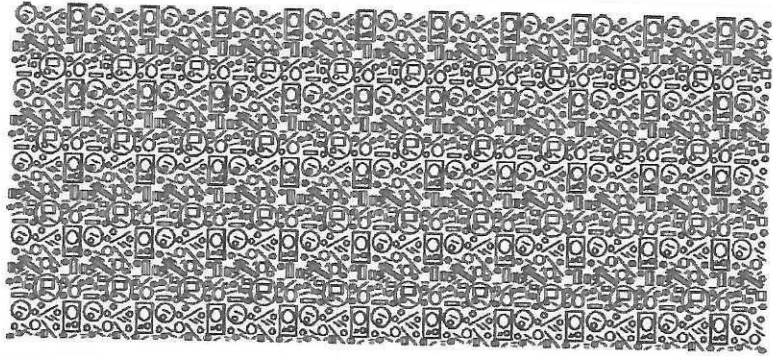
Name: NORIKO SUTHERLAND AND BRIAN COLIN SUTHERLAND AS TRUSTEES FOR THE B & N SUTHERLAND SUPERFUND

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.

Date	Transaction	Debit	Credit	Balance
03 Feb 2019	OPENING BALANCE			\$98,585.92 CR
01 Mar	Credit Interest		113.44	\$98,699.36 CR
01 Apr	Credit Interest		125.74	\$98,825.10 CR
20 Apr	Transfer from xx5580 NetBank 9.5 PERCENT BRIAN		712.50	\$99,537.60 CR
01 May	Credit Interest		122.16	\$99,659.76 CR
02 May	Direct Credit 481471 SuperChoice P/L PC260419-132373336		1,074.54	\$100,734.30 CR
04 May	Transfer from xx9325 NetBank F OLD SMSF AC		1,018.00	\$101,752.30 CR
15 May	Transfer to other Bank NetBank S COLE ACCOUNTANT	1,000.00		\$100,752.30 CR
15 May	Transfer from xx0020 NetBank N S PERS UNDEDUCTE		1,000.00	\$101,752.30 CR
15 May	Transfer from xx0020 NetBank B S PERS UNDEDUCTE		1,000.00	\$102,752.30 CR
17 May	Direct Credit 012721 ATO ATO004000010426555		66.17	\$102,818.47 CR
01 Jun	Credit Interest		130.20	\$102,948.67 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$2,963.53			
01 Jul	Credit Interest		112.54	\$103,061.21 CR

*# 6206.19806.1.2 ZZ266R3 0309 SLR3.S141.D214.O V06.00.25





Date	Transaction	Debit	Credit	Balance			
04 Jul	Transfer from xx9325 NetBank F OLD SMSF AC		1,826.25	\$104,887.46 CR			
20 Jul	Transfer from xx5580 NetBank 9 5 PERCENT BRIAN		712.50	\$105,599.96 CR			
01 Aug	Credit Interest		99.19	\$105,699.15 CR			
02 Aug	2019 CLOSING BALANCE			\$105,699.15 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$98,585.92 CR			\$1,000.00		\$8,113.23		\$105,699.15 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.90%

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



Your Statement

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012

THE TRUSTEES
 46 RUSSELL AVE
 SANS SOUCI NSW 2219

Account Number 06 2283 10281582

Statement Period 3 Aug 2019 - 2 Feb 2020

Closing Balance \$506,895.35 CR

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

Direct Investment Account

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Name: NORIKO SUTHERLAND AND BRIAN COLIN SUTHERLAND AS TRUSTEES FOR THE B & N SUTHERLAND SUPERFUND

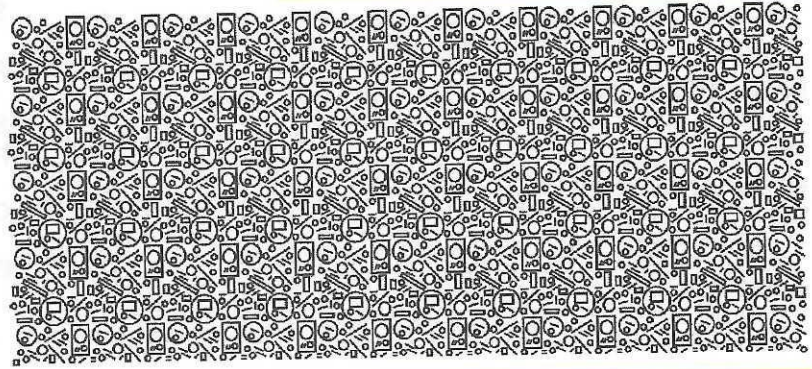
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Date	Transaction	Debit	Credit	Balance
03 Aug 2019	OPENING BALANCE			\$105,699.15 CR
08 Aug	Direct Credit 481471 SuperChoice P/L PC020819-140320367		645.99	\$106,345.14 CR
01 Sep	Credit Interest		81.18	\$106,426.32 CR
01 Oct	Credit Interest		78.73	\$106,505.05 CR
10 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 849552093830160 ANNUALPAYGDUE21OCT	1,922.00		\$104,583.05 CR
16 Oct	Transfer to other Bank NetBank westpac super AC	1.50		\$104,581.55 CR
16 Oct	Transfer to other Bank NetBank westpac super AC	42,000.00		\$62,581.55 CR
20 Oct	Transfer from xx5580 NetBank 9 5 PERCENT BRIAN		712.50	\$63,294.05 CR
21 Oct	Direct Credit 123079 ING 060459655 0167803		200,000.00	\$263,294.05 CR
28 Oct	Transfer to other Bank NetBank MORGANS CBA HYBRI	100,000.00		\$163,294.05 CR
29 Oct	Transfer to other Bank NetBank MORGANS CBA HYBRI	64,000.00		\$99,294.05 CR
31 Oct	Direct Credit 481471 SuperChoice P/L PC281019-113438567		762.58	\$100,056.63 CR
01 Nov	Credit Interest		82.16	\$100,138.79 CR

10084.18798.1.1 ZZ258R3 0303CH.FR3.S141.D034.L V06.00.28

Account Number

06 2283 10281582



Date	Transaction	Debit	Credit	Balance			
08 Nov	Direct Credit 123079 ING 060459655 0732042		519,185.83	\$619,324.62 CR			
10 Nov	Transfer to other Bank NetBank 30 6 19 ACCOUNTANT	1,050.00		\$618,274.62 CR			
01 Dec	Credit Interest		265.76	\$618,540.38 CR			
10 Dec	Transfer to other Bank NetBank AMP HYBRIDS	54,000.00		\$564,540.38 CR			
01 Jan	Credit Interest		320.31	\$564,860.69 CR			
20 Jan	Transfer from xx5580 NetBank 9 5 PERCENT BRIAN		712.50	\$565,573.19 CR			
23 Jan	Direct Credit 012721 ATO ATO001000012264956		441.80	\$566,014.99 CR			
24 Jan	Direct Credit 481471 SuperChoice P/L PC200120-133021724		570.36	\$566,585.35 CR			
30 Jan	Transfer to xx0020 NetBank BS PERS AC	60,000.00		\$506,585.35 CR			
01 Feb	Credit Interest		310.00	\$506,895.35 CR			
02 Feb	2020 CLOSING BALANCE			\$506,895.35 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$105,699.15 CR			\$322,973.50		\$724,169.70		\$506,895.35 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.65%

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



2019/20

Statement 4 (Page 1 of 3)



012

THE TRUSTEES
 46 RUSSELL AVE
 SANS SOUCI NSW 2219

Account Number 06 2283 10281582

Statement Period 3 Feb 2020 - 2 Aug 2020

Closing Balance \$2,226.80 CR

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

Direct Investment Account

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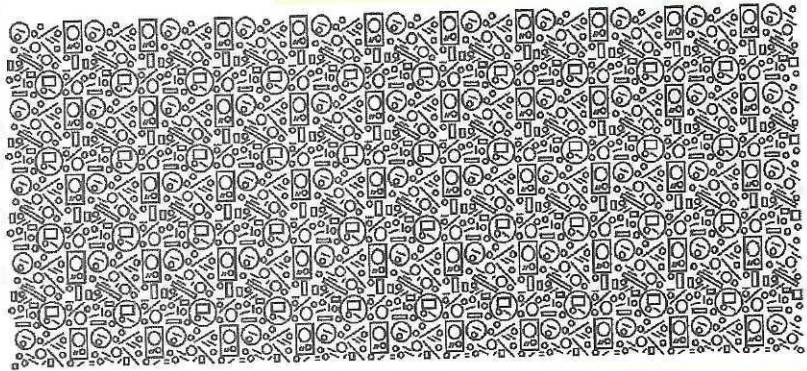
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
03 Feb 2020	OPENING BALANCE			\$506,895.35 CR
01 Mar	Credit Interest		261.78	\$507,157.13 CR
05 Mar	Transfer to other Bank NetBank SUNPE CAP NOTES	50,000.00		\$457,157.13 CR
24 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		4,169.12	\$461,326.25 CR
01 Apr	Credit Interest		184.23	\$461,510.48 CR
08 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		604.36	\$462,114.84 CR
14 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		715.77	\$462,830.61 CR
16 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	87,697.73		\$375,132.88 CR
20 Apr	Transfer from xx5580 NetBank 9 5 PERCENT BRIAN		712.50	\$375,845.38 CR
24 Apr	Direct Credit 481471 SuperChoice P/L PC200420-156809526		658.59	\$376,503.97 CR
24 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	75,581.90		\$300,922.07 CR

*# 8858.19326.1.3 ZZ258R3 0303CH.R3.S141.D216.L V06.00.30

Account Number

06 2283 10281582



Date	Transaction	Debit	Credit	Balance
28 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		17,597.47	\$318,519.54 CR
30 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		60,897.71	\$379,417.25 CR
01 May	Credit Interest		49.94	\$379,467.19 CR
03 May	Transfer to other Bank NetBank N SUTH COVID19 REL	10,000.00		\$369,467.19 CR
05 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	63,195.75		\$306,271.44 CR
07 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		63,846.69	\$370,118.13 CR
08 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		88,879.80	\$458,997.93 CR
11 May	Direct Credit 458430 The B & N Suther Trf to CBA		54,000.00	\$512,997.93 CR
14 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	68,819.99		\$444,177.94 CR
21 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		72,336.00	\$516,513.94 CR
01 Jun	Credit Interest		58.30	\$516,572.24 CR
01 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	111,279.53		\$405,292.71 CR
02 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	55,137.06		\$350,155.65 CR
04 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	84,125.59		\$266,030.06 CR
10 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		60,144.49	\$326,174.55 CR
15 Jun	Direct Debit 062934 COMMSEC SECURITI COMMSEC	316,625.21		\$9,549.34 CR
16 Jun	Direct Credit 458430 The B & N Suther B & N SUTHERLAND S		45,000.00	\$54,549.34 CR
19 Jun	Direct Debit 062934 COMMSEC SECURITI COMMSEC	52,725.10		\$1,824.24 CR
23 Jun	Direct Credit 458430 The B & N Suther Hybrid sale funds		83,250.00	\$85,074.24 CR
24 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		53,064.24	\$138,138.48 CR
24 Jun	Direct Credit 458430 The B & N Suther To internal CBA		209,000.00	\$347,138.48 CR
25 Jun	Direct Credit 012721 ATO ATO007000012217873		427.50	\$347,565.98 CR
26 Jun	Transfer from xx0020 NetBank NS PERS UNDEDUCTED		1,000.00	\$348,565.98 CR

Account Number

06 2283 10281582

Date	Transaction	Debit	Credit	Balance			
26 Jun	Transfer from xx0020 NetBank BS PERS UNDEDUCTED		1,000.00	\$349,565.98 CR			
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2020 is \$1,904.12						
01 Jul	Credit Interest		28.87	\$349,594.85 CR			
01 Jul	Transfer to other Bank NetBank Account was overdr	100.00		\$349,494.85 CR			
08 Jul	Direct Debit 062934 COMMSEC SECURITI COMMSEC	91,687.50		\$257,807.35 CR			
09 Jul	Direct Debit 062934 COMMSEC SECURITI COMMSEC	92,121.98		\$165,685.37 CR			
15 Jul	Direct Debit 062934 COMMSEC SECURITI COMMSEC	83,435.90		\$82,249.47 CR			
17 Jul	Direct Debit 062934 COMMSEC SECURITI COMMSEC	71,076.33		\$11,173.14 CR			
20 Jul	Transfer from xx5580 NetBank 9 5 PERCENT BRIAN		712.50	\$11,885.64 CR			
23 Jul	Transfer to other Bank NetBank NORIKO COVID19 10K	10,000.00		\$1,885.64 CR			
27 Jul	Transfer from xx5580 NetBank 9 5 SUPERJOBKEEPER		180.00	\$2,065.64 CR			
27 Jul	Transfer from xx5580 NetBank EX 9 5SUPERJKEEPER		145.00	\$2,210.64 CR			
01 Aug	Credit Interest		16.16	\$2,226.80 CR			
02 Aug	2020 CLOSING BALANCE			\$2,226.80 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$506,895.35 CR			\$1,323,609.57		\$818,941.02		\$2,226.80 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.15%

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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.