



Account Number 06 2000 13565533

Statement Period 13 Dec 2019 - 12 Jun 2020

Closing Balance \$4,478.24 CR

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



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MR R AND MRS T CRNCEC
 359 MACQUARIE RD
 SPRINGWOOD NSW 2777

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.

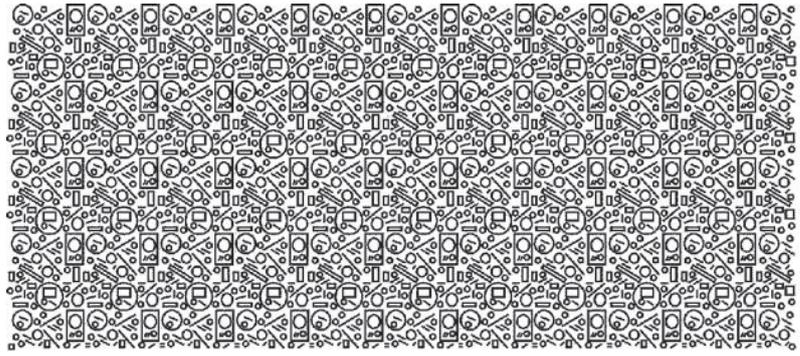
Name: RUDI JOZEF CRNCEC AND
 TANYA CRNCEC IN TRUST FOR
 CRNCEC SUPERANNUATION FUND

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
13 Dec 2019	OPENING BALANCE			\$2,766.93 CR
19 Dec	Transfer from xx0302 NetBank TC Super Dec 19		436.05	\$3,202.98 CR
31 Dec	Direct Debit 219313 OnePath Life Ltd 1003095112/1bEnm	61.59		\$3,141.39 CR
08 Jan	Direct Debit 245397 TAL Life Limited 1405747-A3513699	122.07		\$3,019.32 CR
30 Jan	Direct Debit 219313 OnePath Life Ltd 1003095112/1c3wf	61.59		\$2,957.73 CR
10 Feb	Direct Debit 245397 TAL Life Limited 1405747-A4227035	122.07		\$2,835.66 CR
17 Feb	Transfer from xx0302 NetBank TC PTC Jan Super		654.08	\$3,489.74 CR
28 Feb	Transfer from xx0302 NetBank PTC TC Feb Super		436.05	\$3,925.79 CR
02 Mar	Direct Debit 219313 OnePath Life Ltd 1003095112/1cs1D	61.59		\$3,864.20 CR
09 Mar	Direct Debit 245397 TAL Life Limited 1405747-A4837101	122.07		\$3,742.13 CR





Date	Transaction	Debit	Credit	Balance
31 Mar	Direct Debit 219313 OnePath Life Ltd 1003095112/1ddRO	61.59		\$3,680.54 CR
03 Apr	Transfer from xx0302 NetBank PTC TC Mar Super		436.05	\$4,116.59 CR
08 Apr	Direct Debit 245397 TAL Life Limited 1405747-A5478649	122.07		\$3,994.52 CR
30 Apr	Direct Debit 219313 OnePath Life Ltd 1003095112/1eSPY	61.59		\$3,932.93 CR
02 May	Transfer from xx0302 NetBank TC Super April 20		436.05	\$4,368.98 CR
08 May	Direct Debit 245397 TAL Life Limited 1405747-A6144326	122.07		\$4,246.91 CR
21 May	Transfer from xx0302 NetBank PTC TC Super May		436.05	\$4,682.96 CR
01 Jun	Direct Debit 219313 OnePath Life Ltd 1003095112/1fF4n	61.59		\$4,621.37 CR
09 Jun	Direct Debit 245397 TAL Life Limited 1405747-A6773230	143.13		\$4,478.24 CR
12 Jun 2020	CLOSING BALANCE			\$4,478.24 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$2,766.93 CR		\$1,123.02		\$2,834.33		\$4,478.24 CR

Your Credit Interest Rate Summary

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

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

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: a chargeback can only be requested if the disputed transaction occurred on your Mastercard or VISA card. We cannot request a chargeback on BPAY payments from your Debit Mastercard, or on EFTPOS accounts, 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

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. 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.