



**Account Number** 06 7167 10498847

**Statement Period** 12 Nov 2019 - 11 Dec 2019

**Closing Balance** \$35,023.82 CR

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



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DR RUDI JOZEF CRNCEC AND  
 MRS T CRNCEC AND CRNCEC SUPER  
 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 CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders 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: MRS TANYA CRNCEC + MR RUDI JOZEF CRNCEC  
 ITF CRNCEC 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.

Date	Transaction	Debit	Credit	Balance	
12 Nov 2019	OPENING BALANCE			\$35,022.38 CR	
01 Dec	Credit Interest		1.44	\$35,023.82 CR	
11 Dec 2019	CLOSING BALANCE			\$35,023.82 CR	
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		\$35,022.38 CR	Nil	\$1.44	\$35,023.82 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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



\*# 18547.18547.1.1.ZZ258R3.0303.SL.R3.S942.D345.OV06.00.28