



045

MR TERRY HNOUDIS
UNIT 1 54 COTTAGE LANE
HACKHAM SA 5163

Statement Period	16 Jun 2022 - 15 Jul 2022
Credit limit	\$15,000.00
Available credit	\$11,712.06
Your Awards points	+41,609

Lock, Block, Limit® controls*



Opening balance at 16 Jun	\$325.52
New transactions and charges	\$3,271.42
Payments/refunds	-\$309.00
Closing balance at 15 Jul	\$3,287.94
Next statement period	16 Jul 2022 - 15 Aug 2022

Your payment summary

Total amount owing	\$3,287.94
Minimum payment	\$65.00
Payment due by	9 Aug 2022

To minimise interest, pay the total amount owing, or as much as you can, by the payment due date.

Pay at least the minimum by the due date to avoid a late fee and continue using your card.

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying estimated total interest charges of...
Only the minimum payment	49 years, 11 months	\$19,411.52
\$169.34	2 years	\$776.26, a saving of \$18,635.26

Having trouble making repayments?

If you are having difficulty making credit card repayments, please contact us on 1300 130 107. We may be able to assist you. Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance.

* Lock, Block, Limit® for extra control on your card(s) when you need it. Visit commbank.com.au/lockblocklimit

Enjoy more control with Lock, Block, Limit®

Not withdrawing cash from your credit card?
You can block ATM cash advances instantly.

Learn how at commbank.com.au/lockblocklimit



Things you should know: Lock, Block, Limit excludes transactions flagged as recurring (e.g. direct debits), not sent to us for authorisation, or made via Tap & Pay set up on a compatible smartphone. Other conditions apply.



#* 2173.3846.1.2 ZZ396 1102 SL.CC.S112.D197.O V 03.00.60

Awards points summary

Awards membership number: 1013095284

Opening points balance	+58,437
Points earned	+4,085
Points redeemed	-20,913
Total points balance	+41,609

Check and redeem your points in an instant

You can check your points balance plus explore more ways to earn and redeem points on the Awards site via NetBank or the CommBank app. Or contact CommBank Awards on 13 1661 between 8am and 8pm Monday to Friday, Sydney/Melbourne time.

Awards transaction details

18 Jun	Myer Redemption \$100.38 Ref: 0029862277070000	-20,913
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Transactions

Date	Transaction details	Amount (A\$)
16 Jun	Drakes Blackwood Blackwood	21.42
16 Jun	Payment Received, Thank You	50.00-
16 Jun	Hearth Breads Bakery Blackwood	29.90
16 Jun	Pine Tea N Coffee PI Castle Hill	221.30
16 Jun	Bloom Town Blackwood	50.00
16 Jun	Officeworks 0501 Keswick	383.46
16 Jun	Officeworks 0506 Noarlunga Ctr	72.00
17 Jun	Pine Tea N Coffee PI Castle Hill	724.50
18 Jun	Msft * E0400j0lu2 Sydney	132.44
18 Jun	Msft * E0400j0mnr Sydney	30.25
20 Jun	Liberty Marion Marion	147.82
20 Jun	Sq *Snake Catchers AD Kangarilla	175.00
21 Jun	Flinders Medical Centr Bedford Park	3.00
22 Jun	Payment Received, Thank You	175.00-

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How to pay



NetBank
Visit netbank.com.au to transfer funds between your accounts or to pay via BPAY



CommBank app
Transfer funds between your accounts or pay via BPAY



Biller code: 1818
Ref: 5523 5052 7670 7598

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ABN 69 079 137 518



AutoPay
Visit commbank.com.au/paymycard to set up a monthly repayment



ATM
Visit commbank.com.au/locateus to find an ATM that accepts deposits.

We're here to help



commbank.com.au/paymycard



13 2221
Overseas +61 2 9999 3283
(reverse charges accepted)

MR TERRY HNOUDIS

Amount Paid

\$

+780+

5523505276707598

Transactions

Date	Transaction details	Amount (A\$)
22 Jun	Drakes Blackwood Blackwood	28.95
22 Jun	Parkfast Pty Ltd SA Adelaide	6.00
22 Jun	Coffee Institute Walkerville	112.50
30 Jun	Market Street Patiss Adelaide	97.00
01 Jul	Op Central Carnegie	330.00
01 Jul	Officeworks 0510 Mitchell Park	10.00
03 Jul	Apple.Com/Bill Sydney	8.98
03 Jul	Apple.Com/Bill Sydney	24.99
04 Jul	Apple.Com/Bill Sydney	13.99
05 Jul	Adobe Il Creative Cld Sydney	29.99
06 Jul	Netflix.Com Melbourne	22.99
06 Jul	Sq *B3 Coffee Blackwood	9.30
06 Jul	Sq *Cotto Prospect Prospect	12.00
06 Jul	Sq *Lenox Avenue Blackwood	9.50
08 Jul	Infinity Pharmacy Belair	151.70
09 Jul	Whistle and Flute Pty Unley	136.80
09 Jul	Apple.Com/Bill Sydney	4.49
12 Jul	Payment Received, Thank You	84.00-
12 Jul	Drakes Hackham Hackham	35.70
12 Jul	D & H Nitschke Plympton	84.00
12 Jul	Apple.Com/Bill Sydney	4.99
13 Jul	Frandy Pty Ltd Clarendon	69.30
14 Jul	Joanna G J Jones Yorketown	70.00
	Interest charged on purchases	Purchase Rate 20.240%p.a. 7.16
	Interest charged on cash advances	Cash Advance Rate 21.240%p.a. 0.00

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date. Mastercard is the registered trademark of Mastercard International Incorporated.

Helping you identify your regular payments

Want to keep track of your regular payments? This handy list could help. If your card is upgraded, lost, stolen or expired, this list may help you to identify the businesses you need to contact to update your new card details.

While we've tried to identify all of your regular payments, this may not be a complete list. We encourage you to check your past statements or your transaction history in the CommBank app or NetBank for others you may have set up.

Mastercard 5523 5052 7670 7598

Company name	Last amount (A\$)	Date of last transaction
Apple.Com/Bill Sydney Nsw	4.49	09 Jul 2022
Netflix.Com Melbourne Aus	22.99	06 Jul 2022



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Helping you identify your regular payments

Mastercard 5523 5052 7670 7598

Company name	Last amount (A\$)	Date of last transaction
Adobe Il Creative Cld Sydney Aus	29.99	05 Jul 2022
Apple.Com/Bill Sydney Aus	13.99	03 Jul 2022
Op Central Carnegie Vic	330.00	01 Jul 2022
Msft * E0400j0lu2 Sydney Aus	132.44	18 Jun 2022
Netflix Com Melbourne	22.99	06 Jun 2022
Msft * <E0400hwcjh> Msbill.Info Aus	30.25	18 Mar 2022

Things you should know: Only the most recent payment for each business will be shown. All regular payments also appear in your statement transactions for the relevant month.