



Account Number 06 6518 10149420

Statement Period 6 Apr 2018 - 5 Oct 2018

Closing Balance \$72,850.32 CR

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



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THE DIRECTORS OF IRVING-REEDY HOLDINGS
 29 CHURCHILL ST
 NAREMBEEN WA 6369

Direct Investment Account

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: IRVING-REEDY HOLDINGS PTY LTD AS TRUSTEE
 S FOR JOHN AND RA SKI SELF MANAGED SUPER
 ANNUATION 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
06 Apr	2018 OPENING BALANCE			\$70,850.06 CR
01 May	Credit Interest		87.31	\$70,937.37 CR
03 May	Direct Credit 175029 CAIRN'S FAMILY T lease payment		500.00	\$71,437.37 CR
01 Jun	Credit Interest		90.97	\$71,528.34 CR
04 Jun	Direct Credit 175029 CAIRN'S FAMILY T lease payment		500.00	\$72,028.34 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$1,084.88			
01 Jul	Credit Interest		88.74	\$72,117.08 CR
03 Jul	Direct Credit 175029 CAIRN'S FAMILY T lease payment		500.00	\$72,617.08 CR
01 Aug	Credit Interest		92.47	\$72,709.55 CR
03 Aug	Direct Credit 175029 CAIRN'S FAMILY T lease payment		500.00	\$73,209.55 CR
01 Sep	Credit Interest		93.23	\$73,302.78 CR
03 Sep	Direct Credit 175029 CAIRN'S FAMILY T lease payment		500.00	\$73,802.78 CR
17 Sep	Transfer to CBA A/c CommBank app 24879	1,735.00		\$72,067.78 CR
19 Sep	Transfer to other Bank NetBank audit super	385.00		\$71,682.78 CR
19 Sep	TAX OFFICE PAYMENTS NetBank BPAY 75556 979451193000181777 tax super 2017	1,520.00		\$70,162.78 CR





Date	Transaction	Debit	Credit	Balance
27 Sep	Direct Credit 012721 ATO ATO004000009919787		165.60	\$70,328.38 CR
01 Oct	Credit Interest		89.04	\$70,417.42 CR
03 Oct	Direct Credit 175029 CAIRN'S FAMILY T lease payment		500.00	\$70,917.42 CR
03 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR2272830729		985.40	\$71,902.82 CR
05 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR2274661422		947.50	\$72,850.32 CR
05 Oct	2018 CLOSING BALANCE			\$72,850.32 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$70,850.06 CR		\$3,640.00		\$5,640.26		\$72,850.32 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

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

IMPORTANT NOTICE

New daily cash deposit limit for ATMs that accept instant deposits.

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.



Important notices

Changes to Keycards when travelling overseas

From **11 June 2018**, all new and replacement Keycards issued by CommBank cannot be used for in-store purchases overseas. Keycards can still be used to withdraw funds from any overseas ATM where Cirrus is accepted.

The following terms and conditions, where applicable to you, have been amended to reflect the change:

- Electronic Banking Terms and Conditions

Changes to your daily withdrawal limit

From **May 2019**, purchases made when selecting SAV/CHQ will no longer count towards your daily withdrawal limit. Only cash withdrawals will count towards the daily limit. This will apply to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect the change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to simplify our product offering, whilst balancing the banking needs of our customers.