



036

MR HILLARY STUART SCHOKMAN  
 7 ALLEGRA CT  
 MURRUMBA DOWNS QLD 4503

Account Number 06 7167 21685613

Statement Period 22 May 2018 - 22 May 2018

Closing Balance Nil

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

## 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: H & A INVESTMENTS AUSTRALIA PTY LTD ITF  
 H AND A 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
22 May 2018	OPENING BALANCE			Nil
22 May 2018	CLOSING BALANCE			Nil

Opening balance	-	Total debits	+	Total credits	=	Closing balance
Nil		Nil		Nil		Nil

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
22 May	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.



\*# 6523.19289.1.1 ZZ25BR3 0303.SL.R3.S931.D142.O.V06.00.24

Account Number 06 7167 21685613

Statement Period 22 May 2018 - 22 Nov 2018

Closing Balance \$1,595.58 CR

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



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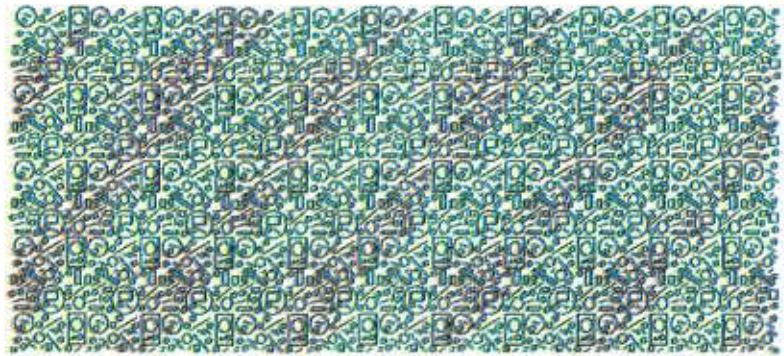
Date	Transaction	Debit	Credit	Balance
22 May 2018	OPENING BALANCE			Nil
23 May	CASH DEPOSIT CBA ATM KIPPA RING A QLD 416601 AUS		1,140.00	\$1,140.00 CR
23 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,138.46		\$1.54 CR
24 May	Direct Credit 421520 H & A INVESTMENT Hilary Contribuin		1.00	\$2.54 CR
08 Jun	Direct Credit 421520 H & A INVESTMENT ING SHARE BUY		568.00	\$570.54 CR
12 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	568.00		\$2.54 CR
15 Jun	Direct Credit 409688 SYD REPLACEMENT FEB18/99999184		18.50	\$21.04 CR
04 Jul	Direct Credit 250556 WBC DIVDEND 001216245120		37.60	\$58.64 CR
06 Jul	Direct Credit 421520 H & A INVESTMENT NAB DIVDEND		118.50	\$177.14 CR
14 Aug	Direct Credit 409688 SYD DISTRIBUTION AUG18/00870972		19.38	\$196.52 CR
28 Aug	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	146.30		\$50.22 CR
31 Aug	Direct Credit 207454 STOCKLAND LTD FIN18/00841674		37.13	\$87.35 CR
06 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		851.75	\$939.10 CR
20 Sep	Direct Credit 458106 RIO TINTO LTD AUI18/00900370		22.21	\$961.31 CR

\*# 2205.6610.1.2 ZZ258R3 0303 SL R3.S931.D326.O V06.00.25

17/18  
15/19

Account Number

06 7167 21685613



Date	Transaction	Debit	Credit	Balance														
21 Sep	Direct Credit 347500 AGL FNL DIV 001219028814		29.50	\$990.81 CR														
24 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		252.50	\$1,243.31 CR														
25 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,135.05	\$2,378.36 CR														
27 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,317.95	\$3,696.31 CR														
28 Sep	Direct Credit 401507 CBA FNL DIV 001218269978		207.90	\$3,904.21 CR														
28 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		7,096.02	\$11,000.23 CR														
01 Oct	Credit Interest		1.36	\$11,001.59 CR														
02 Oct	Direct Credit 436383 FMG FINAL DIV 001220933277		40.80	\$11,042.39 CR														
02 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	10,455.40		\$586.99 CR														
03 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	494.38		\$92.61 CR														
04 Oct	Direct Credit 403289 ING FNL DIV 001222007195		17.40	\$110.01 CR														
08 Oct	Direct Credit 421520 H & A INVESTMENT		610.00	\$720.01 CR														
08 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	709.80		\$10.21 CR														
11 Oct	Direct Credit 421520 H & A INVESTMENT HILL CONTRIBUTION		340.00	\$350.21 CR														
12 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	340.80		\$9.41 CR														
29 Oct	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,155.81	\$1,165.22 CR														
01 Nov	Credit Interest		0.45	\$1,165.67 CR														
07 Nov	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		429.91	\$1,595.58 CR														
22 Nov	2018 CLOSING BALANCE			\$1,595.58 CR														
<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;"><b>Opening balance</b></td> <td style="text-align: center;">-</td> <td style="text-align: right;"><b>Total debits</b></td> <td style="text-align: center;">+</td> <td style="text-align: right;"><b>Total credits</b></td> <td style="text-align: center;">=</td> <td style="text-align: right;"><b>Closing balance</b></td> </tr> <tr> <td style="text-align: right;">Nil</td> <td></td> <td style="text-align: right;">\$13,853.14</td> <td></td> <td style="text-align: right;">\$15,448.72</td> <td></td> <td style="text-align: right;">\$1,595.58 CR</td> </tr> </table>					<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>	Nil		\$13,853.14		\$15,448.72		\$1,595.58 CR
<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>												
Nil		\$13,853.14		\$15,448.72		\$1,595.58 CR												

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
22 Nov	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.



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**Account Number** 06 7167 21685613

**Statement Period** 23 Nov 2018 - 22 May 2019

**Closing Balance** \$21.21 CR

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

## Direct Investment Account

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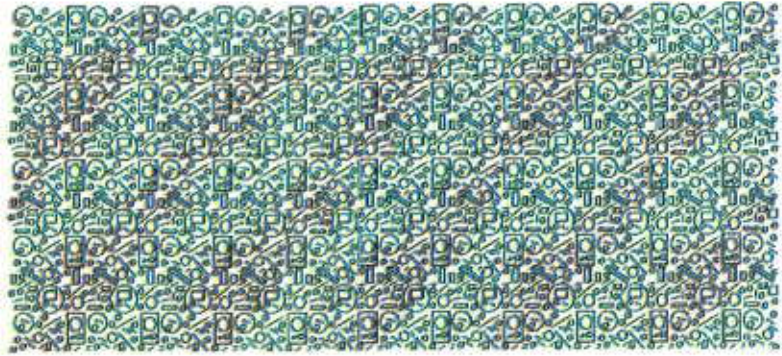
Name: H & A INVESTMENTS AUSTRALIA PTY LTD ITF  
 H AND A SUPER FUND

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
23 Nov	2018 OPENING BALANCE			\$1,595.58 CR
04 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		353.91	\$1,949.49 CR
05 Dec	Direct Credit 421520 H & A INVESTMENT BUY WES SHARES		4,300.00	\$6,249.49 CR
05 Dec	Direct Credit 421520 H & A INVESTMENT BUY WES		2,500.00	\$8,749.49 CR
06 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		69.76	\$8,819.25 CR
06 Dec	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	6,196.95		\$2,622.30 CR
07 Dec	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	2,505.55		\$116.75 CR
14 Dec	Direct Credit 326860 WES REPLACEMENT CREA1/99990681		562.50	\$679.25 CR
14 Dec	Direct Credit 326860 WES REPLACEMENT CDVA1/99991983		187.50	\$866.75 CR
17 Dec	Transfer to other Bank NetBank into h and a	850.00		\$16.75 CR
21 Dec	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	0.11		\$16.64 CR
24 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		231.62	\$248.26 CR
27 Dec	Direct Credit 421520 H & A INVESTMENT ALLANA CONTRIBUTIO		1,143.00	\$1,391.26 CR
27 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		434.91	\$1,826.17 CR

Account Number

06 7167 21685613



Date	Transaction	Debit	Credit	Balance
27 Dec	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,142.70		\$683.47 CR
11 Jan	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1.53		\$681.94 CR
13 Jan	Transfer to other Bank NetBank csl bhp income jan	680.00		\$1.94 CR
25 Jan	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	0.23		\$1.71 CR
29 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		521.35	\$523.06 CR
30 Jan	Direct Credit 458106 BHP GROUP DIV AS378/01201240		423.82	\$946.88 CR
30 Jan	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	26.10		\$920.78 CR
22 Feb	Direct Credit 421520 H & A INVESTMENT		4,000.00	\$4,920.78 CR
22 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	4,623.68		\$297.10 CR
25 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		32,265.27	\$32,562.37 CR
25 Feb	Transfer to other Bank NetBank accidental transfe	4,000.00		\$28,562.37 CR
28 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	28,133.68		\$428.69 CR
01 Mar	Credit Interest		3.52	\$432.21 CR
04 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		19,212.41	\$19,644.62 CR
05 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		723.97	\$20,368.59 CR
06 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	19,392.95		\$975.64 CR
01 Apr	Credit Interest		1.64	\$977.28 CR
24 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1.38		\$975.90 CR
26 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		689.61	\$1,665.51 CR
29 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,424.52		\$240.99 CR
17 May	Direct Credit 421520 H & A INVESTMENT HILL CONTRIBUTION		1,000.00	\$1,240.99 CR

Date	Transaction	Debit	Credit	Balance
17 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,219.78		\$21.21 CR
22 May 2019	CLOSING BALANCE			\$21.21 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,595.58 CR		\$70,199.16		\$68,624.79		\$21.21 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
22 May	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.





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 MURRUMBA DOWNS QLD 4503

Account Number 06 7167 21685613

Statement Period 23 May 2019 - 22 Nov 2019

Closing Balance \$501.45 CR

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

## 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.

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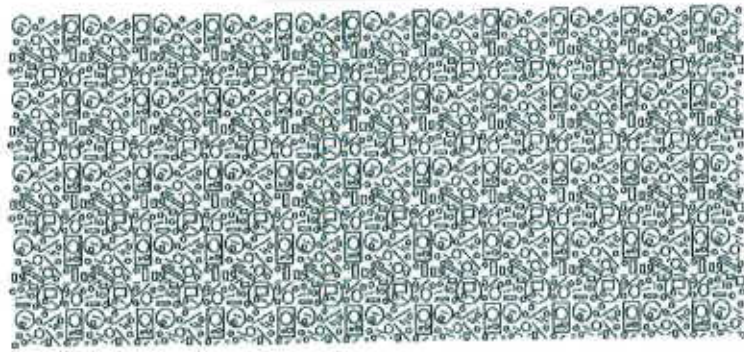
Date	Transaction	Debit	Credit	Balance
23 May 2019	OPENING BALANCE			\$21.21 CR
31 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1.27		\$19.94 CR
05 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		697.76	\$717.70 CR
06 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	92.35		\$625.35 CR
11 Jun	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	287.89		\$337.46 CR
17 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		567.46	\$904.92 CR
18 Jun	Transfer to other Bank NetBank llc income	500.00		\$404.92 CR
18 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,942.08	\$2,347.00 CR
28 Jun	Transfer to other Bank NetBank AC and install pay	1,550.00		\$797.00 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$6.97			
03 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		655.25	\$1,452.25 CR
08 Jul	Transfer to other Bank NetBank COM SEC ACCOUNT	1,400.00		\$52.25 CR



\*# 1751.5916.1.3 ZZ258R3 0303 SL.R3.S931.D326.O.V06.00.27

Account Number

06 7167 21685613



Date	Transaction	Debit	Credit	Balance
26 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	0.83		\$51.42 CR
29 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		3,372.75	\$3,424.17 CR
29 Jul	Transfer to other Bank NetBank COM SEC	2,000.00		\$1,424.17 CR
01 Aug	Transfer to other Bank NetBank comsec	900.00		\$524.17 CR
05 Aug	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	160.11		\$364.06 CR
06 Aug	Transfer to other Bank NetBank comsec	100.00		\$264.06 CR
26 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		80.48	\$344.54 CR
26 Aug	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	12.95		\$331.59 CR
16 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		16,285.98	\$16,617.57 CR
18 Sep	Transfer to other Bank NetBank comsec	506.00		\$16,111.57 CR
24 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		251.76	\$16,363.33 CR
24 Sep	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	15,401.94		\$961.39 CR
25 Sep	Direct Credit 458106 BHP GROUP DIV AF380/01158189		500.29	\$1,461.68 CR
29 Sep	Transfer From H & A INVESTMENTS AUSTRALI COMSEC		355.00	\$1,816.68 CR
30 Sep	Cash Dep Branch KIPPA RING		100.00	\$1,916.68 CR
30 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		88.83	\$2,005.51 CR
30 Sep	Transfer to other Bank NetBank ACCIDENTAL DEPOSIT	100.00		\$1,905.51 CR
30 Sep	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,902.45		\$3.06 CR
01 Oct	Credit Interest		3.20	\$6.26 CR
10 Oct	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,902.05	\$1,908.31 CR
10 Oct	Transfer to other Bank NetBank comsec	1,900.00		\$8.31 CR
25 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	0.72		\$7.59 CR
28 Oct	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		23,264.01	\$23,271.60 CR

Date	Transaction	Debit	Credit	Balance
01 Nov	Credit Interest		1.66	\$23,273.26 CR
01 Nov	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		480.10	\$23,753.36 CR
04 Nov	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	23,251.91		\$501.45 CR
22 Nov	2019 CLOSING BALANCE			\$501.45 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$21.21 CR		\$50,068.42		\$50,548.66		\$501.45 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
22 Nov	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.



# 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.



1751.5918.3.3 ZZ258R3 0303 SL R3.S931.D326.O V06.00.27

### **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](http://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](http://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](http://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.