



Account Number 06 7167 19726527

Statement Period 2 May 2019 - 1 Nov 2019

Closing Balance \$70,056.49 CR

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

039

MR ROBERT ALEXANDER CHALMERS  
 40 SCRIBNER AVE  
 FORESTDALE QLD 4118

## 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: RA & B SUPER PTY LTD ITF R & B SUPER FUN  
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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.

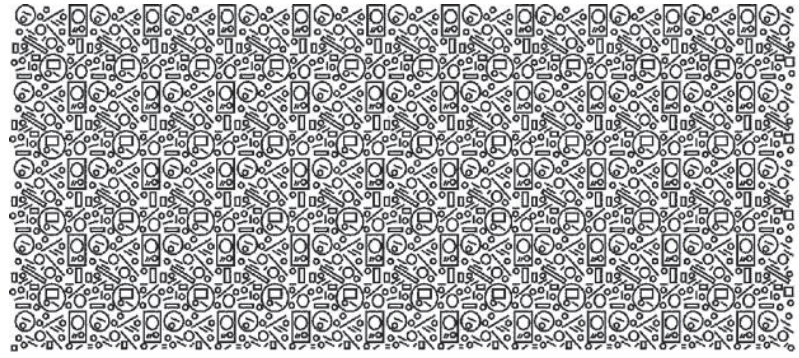
Date	Transaction	Debit	Credit	Balance
02 May 2019	OPENING BALANCE			\$158,446.53 CR
07 May	Direct Credit 358020 NHC DIVIDEND MAY19/00805872		240.00	\$158,686.53 CR
10 May	Direct Credit 255730 Credit Corp Grou S00101432360		9,128.85	\$167,815.38 CR
23 May	Direct Credit 407459 MNY INT DIV 001229100545		300.00	\$168,115.38 CR
24 May	Direct Credit 539212 CMW MAR DST 001229261221		543.75	\$168,659.13 CR
28 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	14,529.95		\$154,129.18 CR
29 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	13,029.95		\$141,099.23 CR
01 Jun	Credit Interest		206.65	\$141,305.88 CR
24 Jun	Direct Credit 250556 WBC DIVIDEND 001229666985		470.00	\$141,775.88 CR
27 Jun	Direct Credit 485734 AST DIVIDEND DIV68/00809209		291.60	\$142,067.48 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$2,671.09			
01 Jul	Credit Interest		154.62	\$142,222.10 CR
09 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		37,834.55	\$180,056.65 CR



\*# 5963.13488.1.3 ZZ258R3 0303 SL\_R3.S931.D305.O V06.00.27

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Date	Transaction	Debit	Credit	Balance
19 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	33,039.60		\$147,017.05 CR
22 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	100,209.32		\$46,807.73 CR
29 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	13,729.95		\$33,077.78 CR
01 Aug	Credit Interest		122.01	\$33,199.79 CR
16 Aug	Direct Credit 513275 CRED DST JUL 001230815751		222.00	\$33,421.79 CR
23 Aug	Direct Credit 539212 CMW DST JUN 001230870343		543.75	\$33,965.54 CR
30 Aug	Direct Credit 255730 CREDIT CORP S00101432360		535.68	\$34,501.22 CR
01 Sep	Credit Interest		25.61	\$34,526.83 CR
13 Sep	Direct Credit 396297 CODAN DIVIDEND 19SEP/00803465		750.00	\$35,276.83 CR
17 Sep	Direct Credit 513275 CRED DST AUG 001233607754		199.78	\$35,476.61 CR
24 Sep	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	22,279.95		\$13,196.66 CR
25 Sep	Direct Credit 489543 ADH FNL DIV 001234409201		320.00	\$13,516.66 CR
25 Sep	Direct Credit 458106 BHP GROUP DIV AF380/01202684		1,421.28	\$14,937.94 CR
26 Sep	Direct Credit 208379 KSL ITM DIV 001234551301		400.00	\$15,337.94 CR
26 Sep	Direct Credit 401507 CBA FNL DIV 001231367539		693.00	\$16,030.94 CR
27 Sep	Direct Credit 396297 VITA GROUP LTD SEP19/00803950		1,200.00	\$17,230.94 CR
01 Oct	Credit Interest		22.61	\$17,253.55 CR
02 Oct	Direct Credit 436341 SSM PAYMENT FIN19/00804192		330.00	\$17,583.55 CR
03 Oct	Direct Credit 208379 G8 EDUCATION DIV 001234638073		190.00	\$17,773.55 CR
04 Oct	Direct Credit 356856 CWN INTEREST OCT19/00839791		600.00	\$18,373.55 CR
10 Oct	Direct Credit 458106 SOUTH32 DIVIDEND AF006/01050583		461.82	\$18,835.37 CR
16 Oct	Direct Credit 513275 CRED DST SEP 001235177632		244.75	\$19,080.12 CR
16 Oct	Direct Credit 217053 BSL FNL DIV 001234606860		160.00	\$19,240.12 CR

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Date	Transaction	Debit	Credit	Balance			
17 Oct	Direct Credit 458106 AP EAGERS LTD OCT19/00808401		560.00	\$19,800.12 CR			
22 Oct	Direct Credit 407459 MNY FNL DIV 001235143031		300.00	\$20,100.12 CR			
29 Oct	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		48,341.92	\$68,442.04 CR			
31 Oct	Direct Credit 208379 SMR FNL DIV 001235134503		1,600.00	\$70,042.04 CR			
01 Nov	Credit Interest		14.45	\$70,056.49 CR			
01 Nov	2019 CLOSING BALANCE			\$70,056.49 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$158,446.53 CR		\$196,818.72		\$108,428.68		\$70,056.49 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
01 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.

## 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](https://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](https://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](https://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.

