



023

MS CHRISTINE MARGARET GATES
 PO BOX 759
 WILLIAMSTOWN VIC 3016

Account Number 06 7167 24077314

Statement Period 6 Mar 2022 - 5 Sep 2022

Closing Balance \$2,778.72 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.

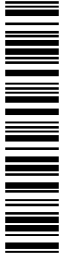
The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: C GATES PTY LTD ITF CHRISTINE GATES SF

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.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

| Date | Transaction | Debit | Credit | Balance |
|--------|--|----------|--------|----------------|
| 06 Mar | 2022 OPENING BALANCE | | | \$21,728.63 CR |
| 15 Mar | Direct Credit 513060 PERLS IX DST 001275183145 | | 199.70 | \$21,928.33 CR |
| 16 Mar | Transfer to xx4261 CommBank app Withdraw fr Super | 5,000.00 | | \$16,928.33 CR |
| 17 Mar | Direct Credit 082705 APA DST 001272456759 | | 432.50 | \$17,360.83 CR |
| 17 Mar | Direct Credit 497600 NABPF MAR DIS PF223/00814418 | | 210.78 | \$17,571.61 CR |
| 18 Mar | Transfer to xx4261 NetBank | 165.00 | | \$17,406.61 CR |
| 18 Mar | Direct Credit 458106 IRESS LIMITED MAR22/00808869 | | 435.00 | \$17,841.61 CR |
| 21 Mar | Direct Credit 397204 ANZ CAP NOTES 5 C5M22/00709939 | | 201.00 | \$18,042.61 CR |
| 22 Mar | Direct Credit 513269 REA ITM DIV 001275702298 | | 112.50 | \$18,155.11 CR |
| 30 Mar | Direct Credit 401507 CBA ITM DIV 001272049556 | | 586.25 | \$18,741.36 CR |
| 30 Mar | Direct Credit 396297 AZJ LIMITED MAR22/00860835 | | 161.49 | \$18,902.85 CR |
| 30 Mar | Direct Credit 436383 FMG DIVIDEND 001273098367 | | 774.00 | \$19,676.85 CR |



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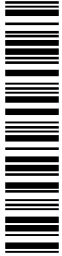
| Date | Transaction | Debit | Credit | Balance |
|--------|--|-----------|-----------|----------------|
| 31 Mar | Direct Credit 513060 PERLS IX DST 001276396263 | | 36.32 | \$19,713.17 CR |
| 31 Mar | Direct Credit 513060 CBA NEW ZEALAND 001276446707 | | 29,200.00 | \$48,913.17 CR |
| 31 Mar | Direct Credit 458106 COLES GROUP LTD INT22/01185194 | | 429.00 | \$49,342.17 CR |
| 31 Mar | Direct Credit 450035 ATLAS ARTERIA MAR22/00822346 | | 1,586.09 | \$50,928.26 CR |
| 01 Apr | Credit Interest | | 0.89 | \$50,929.15 CR |
| 01 Apr | Direct Credit 088147 TLS ITM DIV 001274634434 | | 448.96 | \$51,378.11 CR |
| 06 Apr | Direct Credit 458106 CSL LTD DIVIDEND 22AUD/00998253 | | 118.10 | \$51,496.21 CR |
| 18 Apr | Transfer to xx4261 CommBank app Withdraw fr Super | 5,000.00 | | \$46,496.21 CR |
| 20 Apr | Direct Credit 358020 VHY PAYMENT APR22/00820313 | | 261.69 | \$46,757.90 CR |
| 20 Apr | Direct Credit 358020 VDBA PAYMENT APR22/00802654 | | 143.72 | \$46,901.62 CR |
| 01 May | Credit Interest | | 2.03 | \$46,903.65 CR |
| 03 May | Direct Credit 062895 COMMONWEALTH SEC COMMSEC | | 9,976.05 | \$56,879.70 CR |
| 13 May | Direct Credit 509512 CLW DST 001276905029 | | 391.64 | \$57,271.34 CR |
| 13 May | Direct Credit 302169 WPR DST MAR 001276859270 | | 381.78 | \$57,653.12 CR |
| 13 May | Transfer to xx4261 CommBank app Withdraw fr Super | 165.00 | | \$57,488.12 CR |
| 17 May | Direct Debit 062934 COMMSEC SECURITI COMMSEC | 10,079.45 | | \$47,408.67 CR |
| 18 May | Transfer To SMSF Ubank CommBank App Transfer From CBA Super ... | 2.00 | | \$47,406.67 CR |
| 01 Jun | Credit Interest | | 3.76 | \$47,410.43 CR |
| 07 Jun | Transfer to xx3255 CommBank app Transferto SMSFUbn | 30,000.00 | | \$17,410.43 CR |
| 07 Jun | Transfer from CommBank app Returned to super | | 30,000.00 | \$47,410.43 CR |
| 07 Jun | Transfer To SMSF Ubank CommBank App Trfr frCDIA toUbnk SMSF | 20,000.00 | | \$27,410.43 CR |
| 08 Jun | Direct Credit 062895 COMMONWEALTH SEC COMMSEC | | 19,131.05 | \$46,541.48 CR |
| 15 Jun | Transfer to xx4261 CommBank app Withdraw fr Super | 10,000.00 | | \$36,541.48 CR |

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| Date | Transaction | Debit | Credit | Balance |
|--------|---|-----------|----------|----------------|
| 17 Jun | Direct Credit 497600 NABPF JUN DIS PF224/00814086 | | 220.17 | \$36,761.65 CR |
| 17 Jun | Direct Credit 464915 WAM Capital S00118420365 | | 385.56 | \$37,147.21 CR |
| 20 Jun | Direct Credit 397204 ANZ CAP NOTES 5 C5J22/00710055 | | 206.99 | \$37,354.20 CR |
| 24 Jun | Direct Credit 250556 WBC DIVIDEND 001277806467 | | 526.43 | \$37,880.63 CR |
| 01 Jul | CREDIT INTEREST EARNED on this account to June 30, 2022 is \$15.73 | | | |
| 01 Jul | Credit Interest | | 6.17 | \$37,886.80 CR |
| 01 Jul | Direct Credit 397204 ANZ DIVIDEND A073/00754593 | | 810.00 | \$38,696.80 CR |
| 04 Jul | Direct Credit 077669 MQG FNL DIV 001277459185 | | 798.00 | \$39,494.80 CR |
| 06 Jul | Direct Debit 062934 COMMSEC SECURITI COMMSEC | 17,300.00 | | \$22,194.80 CR |
| 11 Jul | Direct Credit 013402 MIML 1 89181 14949 | | 1,022.92 | \$23,217.72 CR |
| 15 Jul | Transfer to xx4261 CommBank app Withdraw fr Super | 10,000.00 | | \$13,217.72 CR |
| 18 Jul | Direct Credit 358020 VHY PAYMENT JUL22/00820890 | | 394.01 | \$13,611.73 CR |
| 18 Jul | Direct Credit 358020 VDBA PAYMENT JUL22/00802577 | | 262.19 | \$13,873.92 CR |
| 25 Jul | Direct Credit 062895 COMMONWEALTH SEC COMMSEC | | 5,976.30 | \$19,850.22 CR |
| 28 Jul | Transfer to xx4261 CommBank app Withdraw fr Super | 11,500.00 | | \$8,350.22 CR |
| 01 Aug | Credit Interest | | 5.72 | \$8,355.94 CR |
| 02 Aug | Transfer to xx4261 CommBank app Withdraw fr Super | 5,000.00 | | \$3,355.94 CR |
| 09 Aug | Transfer to other Bank NetBank Verify CDIA | 1.00 | | \$3,354.94 CR |
| 09 Aug | Direct Credit 381273 The Trustee for Account Closure tr | | 0.11 | \$3,355.05 CR |
| 11 Aug | Transfer to xx4261 CommBank app Withdraw fr Super | 2,100.00 | | \$1,255.05 CR |
| 12 Aug | Direct Credit 509512 CLW DST 001279976018 | | 391.64 | \$1,646.69 CR |
| 23 Aug | Direct Credit 396297 TCL DIV/DIST AUF22/00891481 | | 405.60 | \$2,052.29 CR |
| 31 Aug | Direct Credit 302169 WPR DST JUN 001279910986 | | 418.93 | \$2,471.22 CR |
| 01 Sep | Direct Credit 219182 ANZ PREMIUM RPPA1/01067071 | | 307.50 | \$2,778.72 CR |
| 05 Sep | 2022 CLOSING BALANCE | | | \$2,778.72 CR |

| | | | | | | |
|------------------------|----------|---------------------|----------|----------------------|----------|------------------------|
| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
| \$21,728.63 CR | | \$126,312.45 | | \$107,362.54 | | \$2,778.72 CR |



Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|-------------|-----------------------|---|
| 05 Sep | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 1.10% |

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

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

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

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: We cannot request a chargeback on BPAY payments 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

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. 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.