



Your Statement

Statement 11 (Page 1 of 6)

Account Number 06 7167 18121497

Statement Period 3 Dec 2019 - 2 Jun 2020

Closing Balance \$45,629.86 CR

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

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MR SIMON LLOYD ROBERTS
PERSONAL SUPER ACCOUNT
10 BARNSBURY RD
SOUTH YARRA VIC 3141

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 CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders 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: MR SIMON LLOYD ROBERTS ITF PERSONAL SUPE
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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.

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
03 Dec	2019 OPENING BALANCE			\$39,242.23 CR
03 Dec	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,116.38		\$38,125.85 CR
04 Dec	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	3,648.38		\$34,477.47 CR
05 Dec	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	3,894.86		\$30,582.61 CR
06 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		2,246.74	\$32,829.35 CR
06 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		142.19	\$32,971.54 CR
12 Dec	Direct Credit 396297 RESMED DIVIDEND DEC19/00803002		39.58	\$33,011.12 CR
13 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		18,606.31	\$51,617.43 CR
16 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		25,225.18	\$76,842.61 CR
16 Dec	Direct Credit 531816 QUALITAS REAL ES Ref: 209760		307.94	\$77,150.55 CR
16 Dec	Transfer to other Bank NetBank xmas dividend	10,000.00		\$67,150.55 CR





Date	Transaction	Debit	Credit	Balance
17 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		21,806.15	\$88,956.70 CR
17 Dec	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		33,569.03	\$122,525.73 CR
18 Dec	Transfer to other Bank NetBank John wedding	1,500.00		\$121,025.73 CR
19 Dec	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	3,442.86		\$117,582.87 CR
23 Dec	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	71,573.46		\$46,009.41 CR
01 Jan	Credit Interest		8.59	\$46,018.00 CR
02 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		60,948.99	\$106,966.99 CR
03 Jan	Transfer to other Bank NetBank jan pension	2,950.00		\$104,016.99 CR
07 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		29,520.56	\$133,537.55 CR
09 Jan	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	22,564.40		\$110,973.15 CR
14 Jan	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	66,967.64		\$44,005.51 CR
15 Jan	Direct Credit 531816 QUALITAS REAL ES Ref: 222122		454.95	\$44,460.46 CR
20 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		23,698.30	\$68,158.76 CR
21 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,737.24	\$69,896.00 CR
21 Jan	Transfer to other Bank NetBank return of tax	25,000.00		\$44,896.00 CR
23 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,483.62	\$46,379.62 CR
28 Jan	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	10,645.85		\$35,733.77 CR
29 Jan	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	8,659.51		\$27,074.26 CR
31 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		28,166.34	\$55,240.60 CR
01 Feb	Credit Interest		14.23	\$55,254.83 CR
01 Feb	TFN Withholding Tax	6.00		\$55,248.83 CR
03 Feb	Direct Credit 216415 Vanguard V380162IF001		550,000.00	\$605,248.83 CR
05 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	12,474.53		\$592,774.30 CR

Date	Transaction	Debit	Credit	Balance
06 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	18,504.78		\$574,269.52 CR
07 Feb	Transfer to other Bank NetBank Feb2020 pension	2,950.00		\$571,319.52 CR
10 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,373.99	\$572,693.51 CR
11 Feb	Transfer to other Bank NetBank Vanguard funds	50,000.00		\$522,693.51 CR
12 Feb	Transfer Out Admin VANGUARD FUNDS	500,000.00		\$22,693.51 CR
13 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	19,125.65		\$3,567.86 CR
14 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	10,374.80		\$6,806.94 DR
14 Feb	Return 14/02/20 Direct Debit 062934 COMMONWEALTH SEC COMMSEC		10,374.80	\$3,567.86 CR
17 Feb	Direct Credit 531816 QUALITAS REAL ES Ref: 279064		411.65	\$3,979.51 CR
18 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	114.65		\$3,864.86 CR
24 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	88.68		\$3,776.18 CR
25 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	3,173.43		\$602.75 CR
26 Feb	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		107,707.00	\$108,309.75 CR
26 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,395.62		\$106,914.13 CR
27 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	995.62		\$105,918.51 CR
28 Feb	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	949.91		\$104,968.60 CR
01 Mar	Credit Interest		118.07	\$105,086.67 CR
01 Mar	TFN Withholding Tax	55.00		\$105,031.67 CR
02 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	746.38		\$104,285.29 CR
03 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		8,120.37	\$112,405.66 CR
03 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	766.38		\$111,639.28 CR
04 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		9,760.10	\$121,399.38 CR
04 Mar	Transfer to other Bank NetBank March Pension	2,950.00		\$118,449.38 CR
05 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		29,359.39	\$147,808.77 CR
05 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	877.81		\$146,930.96 CR
06 Mar	Transfer to other Bank NetBank OTI SLR PSF	25,700.00		\$121,230.96 CR



Date	Transaction	Debit	Credit	Balance
09 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	5,019.95		\$116,211.01 CR
09 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,608.48		\$114,602.53 CR
10 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	24,912.25		\$89,690.28 CR
11 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	44,264.12		\$45,426.16 CR
12 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	7,403.97		\$38,022.19 CR
16 Mar	Direct Credit 531816 QUALITAS REAL ES Ref: 363761		239.67	\$38,261.86 CR
17 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		40,933.68	\$79,195.54 CR
19 Mar	Direct Credit 396297 RESMED DIVIDEND MAR20/00803151		121.88	\$79,317.42 CR
24 Mar	Direct Credit 301500 PRECISION CH PASCH2003230001954		548.62	\$79,866.04 CR
24 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	25,257.36		\$54,608.68 CR
25 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	21,191.45		\$33,417.23 CR
27 Mar	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	9,930.47		\$23,486.76 CR
31 Mar	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		14,086.58	\$37,573.34 CR
01 Apr	Credit Interest		10.72	\$37,584.06 CR
01 Apr	TFN Withholding Tax	4.00		\$37,580.06 CR
01 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		8,613.72	\$46,193.78 CR
02 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		767.77	\$46,961.55 CR
06 Apr	Direct Credit 436383 FMG DIVIDEND 001240019763		190.00	\$47,151.55 CR
06 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		14,677.11	\$61,828.66 CR
08 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		14,334.04	\$76,162.70 CR
15 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,691.39	\$77,854.09 CR
17 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	13,748.50		\$64,105.59 CR
21 Apr	Direct Credit 301500 PRECISION CH PASCH2004200008421		744.56	\$64,850.15 CR
23 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	11,061.88		\$53,788.27 CR
24 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	19,754.80		\$34,033.47 CR
27 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	955.00		\$33,078.47 CR
29 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		7,130.90	\$40,209.37 CR

Date	Transaction	Debit	Credit	Balance
30 Apr	Direct Credit 498528 FMG PAYMENT 001241547133		600.00	\$40,809.37 CR
01 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	2,317.04		\$38,492.33 CR
04 May	OZFOREX PTY LTD NetBank BPAY 293464 132718065 May Pension	2,950.00		\$35,542.33 CR
05 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	2,484.55		\$33,057.78 CR
06 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	25,587.80		\$7,469.98 CR
08 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,564.62		\$5,905.36 CR
12 May	Transfer to other Bank NetBank OTI SLR PSF	70.00		\$5,835.36 CR
13 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		6,654.75	\$12,490.11 CR
14 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		78,176.38	\$90,666.49 CR
14 May	QUB ANREO 2020 NetBank BPAY 316869 150649900767481111	737.10		\$89,929.39 CR
18 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	4,442.55		\$85,486.84 CR
19 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	26,597.22		\$58,889.62 CR
20 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	164.33		\$58,725.29 CR
21 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	7,484.90		\$51,240.39 CR
22 May	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	36,189.10		\$15,051.29 CR
25 May	Direct Credit 301500 PRECISION CH PASCH2005220003588		627.00	\$15,678.29 CR
26 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		3,424.07	\$19,102.36 CR
27 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		2,891.90	\$21,994.26 CR
28 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		16,300.10	\$38,294.36 CR
29 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		7,080.05	\$45,374.41 CR
01 Jun	Direct Credit 219182 QUBE REFUND REF20/00801090		255.45	\$45,629.86 CR
02 Jun	2020 CLOSING BALANCE			\$45,629.86 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$39,242.23 CR		\$1,178,914.02		\$1,185,301.65		\$45,629.86 CR



Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

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

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

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.