



Account Number 06 4194 10598597

Statement Period 24 Jul 2018 - 24 Jan 2019

Closing Balance \$5,312.92 CR

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



038

THE DIRECTORS
 194 QUINNS HILL RD WEST
 STAPYLTON QLD 4207

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: CARUSO AND JOHNSON PTY LTD AS TRUSTEES F
 OR REGAN AND ROSS SUPERFUND

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
24 Jul	2018 OPENING BALANCE			Nil
30 Jul	Direct Credit 062827 LGIAsuper 1568503		165,000.00	\$165,000.00 CR
01 Aug	Credit Interest		13.56	\$165,013.56 CR
01 Aug	TFN Withholding Tax	6.00		\$165,007.56 CR
01 Aug	Direct Debit 461116 P*NEW WAVE BUSI IGNITION-419283-1	2,750.00		\$162,257.56 CR
07 Aug	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	162,257.05		\$0.51 CR
14 Aug	Direct Debit 000142 AIA AUSTRALIA . 67118793 13/08/18	2,084.76		\$2,084.25 DR
14 Aug	Return 14/08/18 Direct Debit 000142 AIA AUSTRALIA . 67118793 13/08/18		2,084.76	\$0.51 CR
14 Aug	Unpaid Payment Fee	5.00		\$4.49 DR
15 Aug	Chq Dep Branch Loganholme		158,092.87	\$158,088.38 CR
17 Aug	AIA Australia NetBank BPAY 81174 1800671187938 Ross and Regan Ins	3,626.08		\$154,462.30 CR
17 Aug	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	154,270.66		\$191.64 CR
21 Aug	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		2.07	\$193.71 CR
24 Aug	Direct Credit 481471 SUPERCHOICE P/L PC230818-000287656		650.95	\$844.66 CR
24 Aug	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	189.98		\$654.68 CR



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Date	Transaction	Debit	Credit	Balance
24 Aug	Direct Debit 000142 AIA AUSTRALIA . 67118872 23/08/18	1,541.32		\$886.64 DR
24 Aug	Return 24/08/18 Direct Debit 000142 AIA AUSTRALIA . 67118872 23/08/18		1,541.32	\$654.68 CR
24 Aug	Unpaid Payment Fee	5.00		\$649.68 CR
01 Sep	Credit Interest		53.00	\$702.68 CR
04 Sep	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		1,068.88	\$1,771.56 CR
07 Sep	Direct Credit 481471 SUPERCHOICE P/L PC060918-000296021		639.60	\$2,411.16 CR
11 Sep	Transfer to other Bank NetBank Deposit Yeppoon	1,000.00		\$1,411.16 CR
12 Sep	Chq Dep Branch 400GeorgeSt Bris 99999 AIA Refund		1,541.32	\$2,952.48 CR
12 Sep	Direct Credit 070557 AIA AUSTRALIA LT 67118872		5.00	\$2,957.48 CR
18 Sep	Transfer to other Bank NetBank Building Pest Insp	880.00		\$2,077.48 CR
19 Sep	AIA Australia NetBank BPAY 81174 1800671188721 Insur Ross AIA	1,541.32		\$536.16 CR
20 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR2263966240		438.50	\$974.66 CR
21 Sep	Direct Credit 481471 SUPERCHOICE P/L PC200918-000304482		639.60	\$1,614.26 CR
24 Sep	Direct Credit 062827 LGIAsuper 1568503		9,114.42	\$10,728.68 CR
26 Sep	Direct Debit PROPERTY VALUATI 064035 10263928VOX4777777	232.96		\$10,495.72 CR
27 Sep	Direct Credit 088147 TLS FNL DIV 001220299397		11,984.83	\$22,480.55 CR
28 Sep	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	10,704.32		\$11,776.23 CR
01 Oct	Credit Interest		3.69	\$11,779.92 CR
02 Oct	Direct Credit 436383 FMG FINAL DIV 001220963417		10,164.00	\$21,943.92 CR
02 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	11,776.03		\$10,167.89 CR
04 Oct	Chq Dep Branch Beenleigh		2,541.48	\$12,709.37 CR
04 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR2273786002		438.50	\$13,147.87 CR
04 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	10,163.15		\$2,984.72 CR

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Date	Transaction	Debit	Credit	Balance
05 Oct	Direct Credit 481471 SUPERCHOICE P/L PC041018-000313174		639.60	\$3,624.32 CR
08 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	2,540.35		\$1,083.97 CR
08 Oct	Return 08/10/18 Direct Debit 062934 COMMONWEALTH SEC COMMSEC		2,540.35	\$3,624.32 CR
08 Oct	Unpaid Payment Fee	5.00		\$3,619.32 CR
09 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	442.48		\$3,176.84 CR
10 Oct	Rfn Unpaid Pymt Fee Value Date: 08/10/2018		5.00	\$3,181.84 CR
10 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	638.16		\$2,543.68 CR
10 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	2,540.35		\$3.33 CR
18 Oct	Chq Dep Branch 400GeorgeSt Bris		1,000.00	\$1,003.33 CR
18 Oct	Direct Credit 361578 QUICKSUPER QUICKSPR2283831976		438.50	\$1,441.83 CR
19 Oct	Direct Credit 481471 SuperChoice P/L PC181018-000321254		849.08	\$2,290.91 CR
23 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	1,426.45		\$864.46 CR
24 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	861.24		\$3.22 CR
01 Nov	Credit Interest		1.32	\$4.54 CR
01 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR2294123996		442.40	\$446.94 CR
02 Nov	Direct Credit 481471 SUPERCHOICE P/L PC011118-000330496		655.60	\$1,102.54 CR
06 Nov	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	445.00		\$657.54 CR
07 Nov	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	657.28		\$0.26 CR
15 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR2304146209		492.09	\$492.35 CR
16 Nov	Direct Credit 481471 SuperChoice P/L PC151118-000339450		655.60	\$1,147.95 CR
29 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR2313798862		492.09	\$1,640.04 CR
30 Nov	Direct Credit 481471 SuperChoice P/L PC291118-000348253		603.84	\$2,243.88 CR
13 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR2324148993		492.09	\$2,735.97 CR
13 Dec	Direct Debit 181547 ALLIANZ INSURE 16533073101118347	398.56		\$2,337.41 CR
14 Dec	Direct Credit 481471 SuperChoice P/L PC131218-000357491		655.60	\$2,993.01 CR
27 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR2333019909		492.09	\$3,485.10 CR
03 Jan	Direct Credit 481471 SuperChoice P/L PC020119-000369925		621.10	\$4,106.20 CR



Date	Transaction	Debit	Credit	Balance
10 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR2341638004		492.09	\$4,598.29 CR
11 Jan	Direct Credit 481471 SuperChoice P/L PC100119-000375593		621.10	\$5,219.39 CR
14 Jan	Direct Debit 181547 ALLIANZ INSURE 165330731014819014	398.56		\$4,820.83 CR
24 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR2351515006		492.09	\$5,312.92 CR
24 Jan 2019	CLOSING BALANCE			\$5,312.92 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
Nil		\$373,387.06		\$378,699.98		\$5,312.92 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
24 Jan	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 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.

