



Your Statement

Statement 40 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Jul 2021 - 31 Jul 2021

Closing Balance \$96,036.57 CR

Enquiries 13 2221



007

MS D P GHEDIA
 33 FINLAYSON ST
 LANE COVE NSW 2066

GoalSaver

GoalSaver rewards you with bonus interest for saving regularly, helping you reach your savings goal sooner. You will earn bonus interest when you grow your savings balance (excluding interest and bank initiated transactions) each calendar month. You also get 1 fee free assisted withdrawal each month.

Name: DAMYANTI PREMJI GHEDIA

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Date	Transaction	Debit	Credit	Balance
01 Jul	2021 OPENING BALANCE			\$95,809.02 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$68.23			
01 Jul	BONUS INTEREST EARNED on this account to June 30, 2021 is \$541.45			
01 Jul	Credit Interest		3.94	\$95,812.96 CR
01 Jul	Bonus Interest		23.61	\$95,836.57 CR
05 Jul	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$96,036.57 CR
31 Jul 2021	CLOSING BALANCE			\$96,036.57 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$95,809.02 CR		Nil		\$227.55		\$96,036.57 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Jul	Less than \$50,000.00	0.05%	0.30%#	0.35%#
	\$50,000.00 - \$249,999.99	0.05%	0.30%#	0.35%#
	\$250,000.00 - \$999,999.99	0.05%	0.30%#	0.35%#
	\$1,000,000.00 and over	0.05%	0.30%#	0.35%#



Your Statement

Statement 41 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Aug 2021 - 31 Aug 2021

Closing Balance \$96,265.11 CR

Enquiries 13 2221



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MS D P GHEDIA
 33 FINLAYSON ST
 LANE COVE NSW 2066

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Date	Transaction	Debit	Credit	Balance
01 Aug 2021	OPENING BALANCE			\$96,036.57 CR
01 Aug	Credit Interest		4.08	\$96,040.65 CR
01 Aug	Bonus Interest		24.46	\$96,065.11 CR
05 Aug	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$96,265.11 CR
31 Aug 2021	CLOSING BALANCE			\$96,265.11 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$96,036.57 CR		Nil		\$228.54		\$96,265.11 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Aug	Less than \$50,000.00	0.05%	0.30%#	0.35%#
	\$50,000.00 - \$249,999.99	0.05%	0.30%#	0.35%#
	\$250,000.00 - \$999,999.99	0.05%	0.30%#	0.35%#
	\$1,000,000.00 and over	0.05%	0.30%#	0.35%#
31 Aug	Less than \$50,000.00	0.05%	0.25%#	0.30%#
	\$50,000.00 - \$249,999.99	0.05%	0.25%#	0.30%#
	\$250,000.00 - \$999,999.99	0.05%	0.25%#	0.30%#
	\$1,000,000.00 and over	0.05%	0.25%#	0.30%#



Your Statement

Statement 42 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Sep 2021 - 30 Sep 2021

Closing Balance \$96,493.59 CR

Enquiries 13 2221



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MS D P GHEDIA
 33 FINLAYSON ST
 LANE COVE NSW 2066

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Date	Transaction	Debit	Credit	Balance
01 Sep 2021	OPENING BALANCE			\$96,265.11 CR
01 Sep	Credit Interest		4.09	\$96,269.20 CR
01 Sep	Bonus Interest		24.39	\$96,293.59 CR
06 Sep	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$96,493.59 CR
30 Sep 2021	CLOSING BALANCE			\$96,493.59 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$96,265.11 CR		Nil		\$228.48		\$96,493.59 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Sep	Less than \$50,000.00	0.05%	0.25%#	0.30%#
	\$50,000.00 - \$249,999.99	0.05%	0.25%#	0.30%#
	\$250,000.00 - \$999,999.99	0.05%	0.25%#	0.30%#
	\$1,000,000.00 and over	0.05%	0.25%#	0.30%#

#From 1 May 2017, interest was paid on the portion of the balance that fell within each balance band. From 1 May 2020, one interest rate applies to your whole balance, the rate depends on your account balance. The standard variable interest rate will apply regardless of the bonus interest criteria being met or not.

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



Your Statement

Statement 43 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Oct 2021 - 31 Oct 2021

Closing Balance \$96,717.37 CR

Enquiries 13 2221



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MS D P GHEDIA
 33 FINLAYSON ST
 LANE COVE NSW 2066

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Date	Transaction	Debit	Credit	Balance
01 Oct	2021 OPENING BALANCE			\$96,493.59 CR
01 Oct	Credit Interest		3.96	\$96,497.55 CR
01 Oct	Bonus Interest		19.82	\$96,517.37 CR
05 Oct	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$96,717.37 CR
31 Oct	2021 CLOSING BALANCE			\$96,717.37 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$96,493.59 CR		Nil		\$223.78		\$96,717.37 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Oct	Less than \$50,000.00	0.05%	0.25%+	0.30%+
	\$50,000.00 - \$249,999.99	0.05%	0.25%+	0.30%+
	\$250,000.00 - \$999,999.99	0.05%	0.25%+	0.30%+
	\$1,000,000.00 and over	0.05%	0.25%+	0.30%+
20 Oct	Less than \$50,000.00	0.05%	0.20%+	0.25%+
	\$50,000.00 - \$249,999.99	0.05%	0.20%+	0.25%+
	\$250,000.00 - \$999,999.99	0.05%	0.20%+	0.25%+
	\$1,000,000.00 and over	0.05%	0.20%+	0.25%+



Your Statement

Statement 44 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Nov 2021 - 30 Nov 2021

Closing Balance \$96,940.42 CR

Enquiries 13 2221



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 33 FINLAYSON ST
 LANE COVE NSW 2066

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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
01 Nov 2021	OPENING BALANCE			\$96,717.37 CR
01 Nov	Credit Interest		4.11	\$96,721.48 CR
01 Nov	Bonus Interest		18.94	\$96,740.42 CR
05 Nov	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$96,940.42 CR
30 Nov 2021	CLOSING BALANCE			\$96,940.42 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$96,717.37 CR		Nil		\$223.05		\$96,940.42 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Nov	Less than \$50,000.00	0.05%	0.20%+	0.25%+
	\$50,000.00 - \$249,999.99	0.05%	0.20%+	0.25%+
	\$250,000.00 - \$999,999.99	0.05%	0.20%+	0.25%+
	\$1,000,000.00 and over	0.05%	0.20%+	0.25%+

+From 1 May 2017, interest was paid on the portion of the balance that fell within each balance band. From 1 May 2020, one interest rate applies to your whole balance, the rate depends on your account balance. The standard variable interest rate will apply regardless of the bonus interest criteria being met or not.

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



*# 13561.32504.1.1 ZZ258R3 0303 SL.R3.S942.D334.OV06.00.34



Your Statement

Statement 45 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Dec 2021 - 31 Dec 2021

Closing Balance \$97,160.33 CR

Enquiries 13 2221



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MS D P GHEDIA
 33 FINLAYSON ST
 LANE COVE NSW 2066

GoalSaver

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Date	Transaction	Debit	Credit	Balance
01 Dec 2021	OPENING BALANCE			\$96,940.42 CR
01 Dec	Credit Interest		3.98	\$96,944.40 CR
01 Dec	Bonus Interest		15.93	\$96,960.33 CR
06 Dec	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$97,160.33 CR
31 Dec 2021	CLOSING BALANCE			\$97,160.33 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$96,940.42 CR		Nil		\$219.91		\$97,160.33 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Dec	Less than \$50,000.00	0.05%	0.20%+	0.25%+
	\$50,000.00 - \$249,999.99	0.05%	0.20%+	0.25%+
	\$250,000.00 - \$999,999.99	0.05%	0.20%+	0.25%+
	\$1,000,000.00 and over	0.05%	0.20%+	0.25%+

+From 1 May 2017, interest was paid on the portion of the balance that fell within each balance band. From 1 May 2020, one interest rate applies to your whole balance, the rate depends on your account balance. The standard variable interest rate will apply regardless of the bonus interest criteria being met or not.

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



19296.41756.1.1 ZZ258R3 0303 SL R3.S942.D363.OV06.00.35



Your Statement

Statement 46 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Jan 2022 - 31 Jan 2022

Closing Balance \$97,380.95 CR

Enquiries 13 2221



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 LANE COVE NSW 2066

GoalSaver

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Date	Transaction	Debit	Credit	Balance
01 Jan	2022 OPENING BALANCE			\$97,160.33 CR
01 Jan	Credit Interest		4.12	\$97,164.45 CR
01 Jan	Bonus Interest		16.50	\$97,180.95 CR
05 Jan	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$97,380.95 CR
31 Jan	2022 CLOSING BALANCE			\$97,380.95 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$97,160.33 CR		Nil		\$220.62		\$97,380.95 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Jan	Less than \$50,000.00	0.05%	0.20%+	0.25%+
	\$50,000.00 - \$249,999.99	0.05%	0.20%+	0.25%+
	\$250,000.00 - \$999,999.99	0.05%	0.20%+	0.25%+
	\$1,000,000.00 and over	0.05%	0.20%+	0.25%+

+From 1 May 2017, interest was paid on the portion of the balance that fell within each balance band. From 1 May 2020, one interest rate applies to your whole balance, the rate depends on your account balance. The standard variable interest rate will apply regardless of the bonus interest criteria being met or not.

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*# 4192.8197.1.1 ZZ258R3 0303 SLR3.S943.D031.OV06.00.35



Your Statement

Statement 47 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Feb 2022 - 28 Feb 2022

Closing Balance \$97,601.62 CR

Enquiries 13 2221



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 LANE COVE NSW 2066

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Date	Transaction	Debit	Credit	Balance
01 Feb	2022 OPENING BALANCE			\$97,380.95 CR
01 Feb	Credit Interest		4.13	\$97,385.08 CR
01 Feb	Bonus Interest		16.54	\$97,401.62 CR
07 Feb	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$97,601.62 CR
28 Feb	2022 CLOSING BALANCE			\$97,601.62 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$97,380.95 CR		Nil		\$220.67		\$97,601.62 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Feb	Less than \$50,000.00	0.05%	0.20%#	0.25%#
	\$50,000.00 - \$249,999.99	0.05%	0.20%#	0.25%#
	\$250,000.00 - \$999,999.99	0.05%	0.20%#	0.25%#
	\$1,000,000.00 and over	0.05%	0.20%#	0.25%#

#From 1 May 2017, interest was paid on the portion of the balance that fell within each balance band. From 1 May 2020, one interest rate applies to your whole balance, the rate depends on your account balance. The standard variable interest rate will apply regardless of the bonus interest criteria being met or not.

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Your Statement

Statement 48 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Mar 2022 - 31 Mar 2022

Closing Balance \$97,820.33 CR

Enquiries 13 2221



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 LANE COVE NSW 2066

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Date	Transaction	Debit	Credit	Balance
01 Mar	2022 OPENING BALANCE			\$97,601.62 CR
01 Mar	Credit Interest		3.74	\$97,605.36 CR
01 Mar	Bonus Interest		14.97	\$97,620.33 CR
07 Mar	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$97,820.33 CR
31 Mar	2022 CLOSING BALANCE			\$97,820.33 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$97,601.62 CR		Nil		\$218.71		\$97,820.33 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Mar	Less than \$50,000.00	0.05%	0.20%+	0.25%+
	\$50,000.00 - \$249,999.99	0.05%	0.20%+	0.25%+
	\$250,000.00 - \$999,999.99	0.05%	0.20%+	0.25%+
	\$1,000,000.00 and over	0.05%	0.20%+	0.25%+

+From 1 May 2017, interest was paid on the portion of the balance that fell within each balance band. From 1 May 2020, one interest rate applies to your whole balance, the rate depends on your account balance. The standard variable interest rate will apply regardless of the bonus interest criteria being met or not.

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





Your Statement

Statement 49 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Apr 2022 - 30 Apr 2022

Closing Balance \$98,041.09 CR

Enquiries 13 2221



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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
01 Apr	2022 OPENING BALANCE			\$97,820.33 CR
01 Apr	Credit Interest		4.15	\$97,824.48 CR
01 Apr	Bonus Interest		16.61	\$97,841.09 CR
05 Apr	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$98,041.09 CR
30 Apr	2022 CLOSING BALANCE			\$98,041.09 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$97,820.33 CR		Nil		\$220.76		\$98,041.09 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Apr	Less than \$50,000.00	0.05%	0.20%#	0.25%#
	\$50,000.00 - \$249,999.99	0.05%	0.20%#	0.25%#
	\$250,000.00 - \$999,999.99	0.05%	0.20%#	0.25%#
	\$1,000,000.00 and over	0.05%	0.20%#	0.25%#

#From 1 May 2017, interest was paid on the portion of the balance that fell within each balance band. From 1 May 2020, one interest rate applies to your whole balance, the rate depends on your account balance. The standard variable interest rate will apply regardless of the bonus interest criteria being met or not.

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



Your Statement

Statement 50 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 May 2022 - 31 May 2022

Closing Balance \$98,261.23 CR

Enquiries 13 2221



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Date	Transaction	Debit	Credit	Balance
01 May 2022	OPENING BALANCE			\$98,041.09 CR
01 May	Credit Interest		4.03	\$98,045.12 CR
01 May	Bonus Interest		16.11	\$98,061.23 CR
05 May	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$98,261.23 CR
31 May 2022	CLOSING BALANCE			\$98,261.23 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$98,041.09 CR		Nil		\$220.14		\$98,261.23 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 May	Less than \$50,000.00	0.05%	0.20%#	0.25%#
	\$50,000.00 - \$249,999.99	0.05%	0.20%#	0.25%#
	\$250,000.00 - \$999,999.99	0.05%	0.20%#	0.25%#
	\$1,000,000.00 and over	0.05%	0.20%#	0.25%#

#From 1 May 2017, interest was paid on the portion of the balance that fell within each balance band. From 1 May 2020, one interest rate applies to your whole balance, the rate depends on your account balance. The standard variable interest rate will apply regardless of the bonus interest criteria being met or not.

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



Your Statement

Statement 51 (Page 1 of 2)

Account Number 06 2192 10323656

Statement Period 1 Jun 2022 - 30 Jun 2022

Closing Balance \$98,482.09 CR

Enquiries 13 2221



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 LANE COVE NSW 2066

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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
01 Jun	2022 OPENING BALANCE			\$98,261.23 CR
01 Jun	Credit Interest		4.17	\$98,265.40 CR
01 Jun	Bonus Interest		16.69	\$98,282.09 CR
06 Jun	Transfer In PEN SEC ACCT PEN SEC ACCT		200.00	\$98,482.09 CR
30 Jun	2022 CLOSING BALANCE			\$98,482.09 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$98,261.23 CR		Nil		\$220.86		\$98,482.09 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Bonus Rate (p.a.)	With Bonus Interest (p.a.)
01 Jun	Less than \$50,000.00	0.05%	0.20%#	0.25%#
	\$50,000.00 - \$249,999.99	0.05%	0.20%#	0.25%#
	\$250,000.00 - \$999,999.99	0.05%	0.20%#	0.25%#
	\$1,000,000.00 and over	0.05%	0.20%#	0.25%#
17 Jun	Less than \$50,000.00	0.05%	0.70%#	0.75%#
	\$50,000.00 - \$249,999.99	0.05%	0.70%#	0.75%#
	\$250,000.00 - \$999,999.99	0.05%	0.70%#	0.75%#
	\$1,000,000.00 and over	0.05%	0.70%#	0.75%#