



**Account Number** 06 7167 11568210

**Statement Period** 12 Jan 2020 - 11 Feb 2020

**Closing Balance** \$22,446.67 CR

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



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MS C VERDUCI AND MR V A VERDUCI AND  
 M VERDUCI-SMITH AND VERDUCI FAMILY  
 PO BOX 2470  
 FOOTSCRAY VIC 3011

## 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 VINCENT VERDUCI + MRS CAROL VERDUCI +  
 MS MICHELLE VERDUCI-SMITH ITF VERDUCI F  
 AMILY SUPER

**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
12 Jan 2020	OPENING BALANCE			\$6,323.61 CR
22 Jan	Direct Credit 012721 ATO ATO006000011826250		3,984.75	\$10,308.36 CR
24 Jan	Cash Dep Branch FOOTSCRAY FOWZI BAKESY		2,643.66	\$12,952.02 CR
01 Feb	Transfer to CBA A/c NetBank VerduciSuper Admin	1,375.00		\$11,577.02 CR
01 Feb	Credit Interest		0.26	\$11,577.28 CR
02 Feb	Transfer from NetBank Law Little Rent		2,291.63	\$13,868.91 CR
03 Feb	Direct Credit 521009 WATSON TRUST TRANSFER UNIT 606		2,571.07	\$16,439.98 CR
07 Feb	Chq Dep Branch FOOTSCRAY		6,006.69	\$22,446.67 CR
11 Feb 2020	CLOSING BALANCE			\$22,446.67 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$6,323.61 CR		\$1,375.00		\$17,498.06		\$22,446.67 CR



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**Your Credit Interest Rate Summary**

<b>Date</b>	<b>Balance</b>	<b>Standard Credit Interest Rate (p.a.)</b>
11 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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