



Your Statement

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Account Number 06 7167 11568210

Statement Period 12 Nov 2019 - 11 Dec 2019

Closing Balance \$16,962.08 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 Nov 2019	OPENING BALANCE			\$8,778.15 CR
19 Nov	Cash Dep Branch FOOTSCRAY FOWZI BAKESY		2,643.66	\$11,421.81 CR
29 Nov	Direct Credit 252229 MANTRA MANTRA RENTPAYMENT		3,616.88	\$15,038.69 CR
01 Dec	Credit Interest		0.07	\$15,038.76 CR
01 Dec	Transfer to CBA A/c NetBank VerduciSuper Admin	1,375.00		\$13,663.76 CR
02 Dec	Transfer from NetBank Law Little Rent		2,291.63	\$15,955.39 CR
02 Dec	TAX OFFICE PAYMENTS NetBank BPAY 75556 551000954025666521 ATO IncomeTax	5,000.00		\$10,955.39 CR
03 Dec	Chq Dep Branch FOOTSCRAY		6,006.69	\$16,962.08 CR
11 Dec 2019	CLOSING BALANCE			\$16,962.08 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$8,778.15 CR		\$6,375.00		\$14,558.93		\$16,962.08 CR





Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Dec	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.