



**Account Number** 06 7167 11568210

**Statement Period** 12 Oct 2019 - 11 Nov 2019

**Closing Balance** \$8,778.15 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 Oct	2019 OPENING BALANCE			\$20,309.92 CR
16 Oct	Transfer to other Bank NetBank FromeSt Water	243.82		\$20,066.10 CR
16 Oct	Cash Dep Branch FOOTSCRAY		2,643.66	\$22,709.76 CR
16 Oct	Cash Dep Branch FOOTSCRAY		2,643.66	\$25,353.42 CR
18 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 313263361938760 ATO BAS	16,147.00		\$9,206.42 CR
18 Oct	Chq Dep Branch FOOTSCRAY		6,006.69	\$15,213.11 CR
01 Nov	Transfer to CBA A/c NetBank VerduciSuper Admin	1,375.00		\$13,838.11 CR
01 Nov	Credit Interest		0.84	\$13,838.95 CR
01 Nov	Direct Credit 252229 MANTRA MANTRA RENTPAYMENT		3,616.88	\$17,455.83 CR
02 Nov	Transfer from NetBank Law Little Rent		2,291.63	\$19,747.46 CR
02 Nov	TAX OFFICE PAYMENTS NetBank BPAY 75556 551000954025666521 ATO IncomeTax	5,000.00		\$14,747.46 CR
06 Nov	WHITTLES STRATA NetBank BPAY 36178 60327608 FromeSt BodyCorp	1,976.00		\$12,771.46 CR
06 Nov	Chq Dep Branch FOOTSCRAY		6,006.69	\$18,778.15 CR



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Date	Transaction	Debit	Credit	Balance			
08 Nov	TAX OFFICE PAYMENTS NetBank BPAY 75556 551000954025666521 Income Tax FY2018	10,000.00		\$8,778.15 CR			
11 Nov	2019 CLOSING BALANCE			\$8,778.15 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$20,309.92 CR		\$34,741.82		\$23,210.05		\$8,778.15 CR

**Your Credit Interest Rate Summary**

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