



Account Number 06 7167 11525333

Statement Period 12 Oct 2019 - 11 Nov 2019

Closing Balance \$134,432.92 CR

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



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MRS TRISHA NICHOL DUNCAN AND
 MR REES DUNCAN AND RA AND TN
 128 TAHITI AVE
 PALM BEACH QLD 4221

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 REES DUNCAN + MRS TRISHA DUNCAN ITF R
 A & TN DUNCAN

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			\$489,682.98 CR
15 Oct	Direct Debit 000103 AMP LIFE LIMITED A1929930-C	270.45		\$489,412.53 CR
28 Oct	Transfer to other Bank NetBank Shed deposit	5,000.00		\$484,412.53 CR
28 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 397572384420960 bass	195.00		\$484,217.53 CR
29 Oct	Direct Debit 000103 AMP LIFE LIMITED A1929930-C	207.67		\$484,009.86 CR
31 Oct	Transfer to other Bank NetBank baker legal	605.00		\$483,404.86 CR
01 Nov	Credit Interest		274.51	\$483,679.37 CR
06 Nov	Wdl Branch STOCKLAND BURLEIGH	342,030.00		\$141,649.37 CR
08 Nov	Transfer to other Bank NetBank Timber	4,081.29		\$137,568.08 CR
08 Nov	Chq Dep Branch THE PINES ELANORA		400.00	\$137,968.08 CR
11 Nov	Transfer to other Bank NetBank bond payment	3,535.16		\$134,432.92 CR
11 Nov	2019 CLOSING BALANCE			\$134,432.92 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$489,682.98 CR		\$355,924.57		\$674.51		\$134,432.92 CR



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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.