



Your Statement

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Account Number 06 7167 11525333

Statement Period 12 Nov 2019 - 11 Dec 2019

Closing Balance \$135,691.23 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 Nov	2019 OPENING BALANCE			\$134,432.92 CR
15 Nov	Transfer to other Bank NetBank big river	1,555.53		\$132,877.39 CR
15 Nov	Direct Debit 000103 AMP LIFE LIMITED A1929930-C	270.45		\$132,606.94 CR
20 Nov	Direct Credit 106600 REES DUNCAN Factory rent		2,500.00	\$135,106.94 CR
27 Nov	Direct Credit 080260 BANK OF QLD EFT71 BAKER LEGAL		3,534.37	\$138,641.31 CR
28 Nov	Direct Credit 524379 COSTA GROUP HOLD 001236088238		225.00	\$138,866.31 CR
29 Nov	Direct Debit 000103 AMP LIFE LIMITED A1929930-C	207.67		\$138,658.64 CR
01 Dec	Credit Interest		69.03	\$138,727.67 CR
09 Dec	Transfer to other Bank NetBank roofing	3,036.44		\$135,691.23 CR
11 Dec	2019 CLOSING BALANCE			\$135,691.23 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$134,432.92 CR		\$5,070.09		\$6,328.40		\$135,691.23 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.