



045

MRS ANNA NISCIOLI
 24 TODOROFF AVE
 WEST BEACH SA 5024

Account Number 06 7167 20537176

Statement Period 2 Aug 2018 - 1 Feb 2019

Closing Balance \$54.90 CR

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

Direct Investment Account

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund 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: MRS ANNA NISCIOLI + MS NADIA ELINA NISCIOLI + MS PAOLA NISCIOLI ITF HOWMAN DEVE L OP PL SF

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
02 Aug 2018	OPENING BALANCE			Nil
03 Oct	Direct Credit 106600 ANNA NISCIOLI Howman commsec		5,000.00	\$5,000.00 CR
03 Oct	Direct Credit 106600 ANNA NISCIOLI Howman commsec		5,000.00	\$10,000.00 CR
30 Oct	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	9,951.20		\$48.80 CR
01 Nov	Credit Interest		11.10	\$59.90 CR
01 Nov	TFN Withholding Tax	5.00		\$54.90 CR
01 Feb 2019	CLOSING BALANCE			\$54.90 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
Nil		\$9,956.20		\$10,011.10		\$54.90 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
01 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

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

Important notices

Changes to Keycards when travelling overseas

From **11 June 2018**, all new and replacement Keycards issued by CommBank cannot be used for in-store purchases overseas. Keycards can still be used to withdraw funds from any overseas ATM where Cirrus is accepted.

The following terms and conditions, where applicable to you, have been amended to reflect the change:

- Electronic Banking Terms and Conditions

Changes to your daily withdrawal limit

From **May 2019**, purchases made when selecting SAV/CHQ will no longer count towards your daily withdrawal limit. Only cash withdrawals will count towards the daily limit. This will apply to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect the change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to simplify our product offering, whilst balancing the banking needs of our customers.