



045

MRS ANNA NISCIOLI  
 24 TODOROFF AVE  
 WEST BEACH SA 5024

**Account Number** 06 7167 20537176

**Statement Period** 2 Feb 2018 - 1 Aug 2018

**Closing Balance** Nil

**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

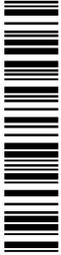
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance	
02 Feb 2018	OPENING BALANCE			Nil	
01 Aug 2018	CLOSING BALANCE			Nil	
	<b>Opening balance</b>	-	<b>Total debits</b>	+ <b>Total credits</b>	= <b>Closing balance</b>
	Nil		Nil	Nil	Nil

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
01 Aug	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 NOTICE

## **New daily cash deposit limit for ATMs that accept instant deposits.**

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this 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 continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.