

**Account Number** 06 7167 20537176

**Statement Period** 2 Feb 2019 - 1 Aug 2019

**Closing Balance** \$153,764.94 CR

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



045

MRS ANNA NISCIOLI  
24 TODOROFF AVE  
WEST BEACH SA 5024

## 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.

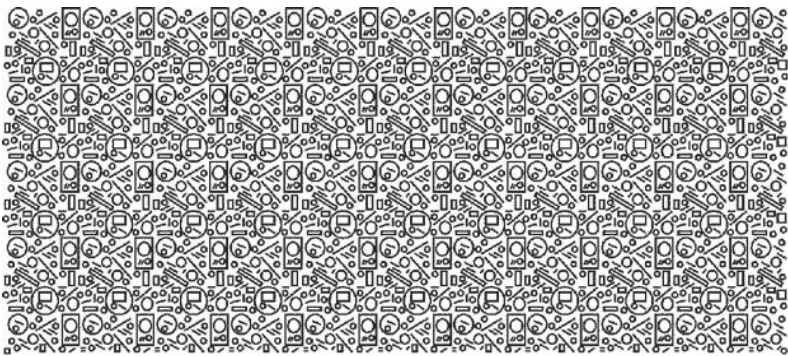
Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone 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 2019	OPENING BALANCE			\$54.90 CR
26 Mar	Direct Credit 407555 OZL DIV 001228252999		170.25	\$225.15 CR
09 Apr	Direct Credit 028457 MACQUARIE MACQUARIE EQUITIES		260,265.23	\$260,490.38 CR
12 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	89,242.12		\$171,248.26 CR
15 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	95,287.12		\$75,961.14 CR
16 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	22,549.40		\$53,411.74 CR
17 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	16,729.95		\$36,681.79 CR
18 Apr	Direct Credit 015925 MACQUARIE EQUITI Refund excess brkg		994.59	\$37,676.38 CR
23 Apr	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	36,492.76		\$1,183.62 CR
01 May	Credit Interest		67.79	\$1,251.41 CR
01 May	TFN Withholding Tax	31.00		\$1,220.41 CR
24 Jun	Direct Credit 250556 WBC DIVIDEND 001229686730		2,707.20	\$3,927.61 CR





Date	Transaction	Debit	Credit	Balance
24 Jun	Direct Credit 468920 WBCPE DST 001230230742		85.75	\$4,013.36 CR
26 Jun	Direct Credit 371828 PDL ITM DIV 001229860092		156.80	\$4,170.16 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$78.89			
01 Jul	WITHHOLDING Tax withheld for this account to June 30, 2019 is \$36.00			
12 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	54.00		\$4,116.16 CR
19 Jul	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	162.00		\$3,954.16 CR
26 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		149,798.03	\$153,752.19 CR
01 Aug	Credit Interest		22.75	\$153,774.94 CR
01 Aug	TFN Withholding Tax	10.00		\$153,764.94 CR
01 Aug	2019 CLOSING BALANCE			\$153,764.94 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$54.90 CR		\$260,558.35		\$414,268.39		\$153,764.94 CR

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	0.90%

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

# Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

## What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

## How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



## Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

**[commbank.com.au/support/disputing-a-transaction.html](https://commbank.com.au/support/disputing-a-transaction.html)**

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: a chargeback can only be requested if the disputed transaction occurred on your Mastercard or VISA card. We cannot request a chargeback on BPAY payments from your Debit Mastercard, or on EFTPOS accounts, because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

**[commbank.com.au/support/faqs/1387.html](https://commbank.com.au/support/faqs/1387.html)**

**Important information:** This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit [commbank.com.au](https://commbank.com.au). To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.