



## Your Statement

Statement 119

(Page 1 of 2)

Account Number 06 7167 12444471

Statement

Period

1 Nov 2022 - 30 Nov 2022

Closing Balance

\$1,764.74 CR

Enquiries

13 1998

(24 hours a day, 7 days a week)



007

MR JOHN NICHOLAS WELSH AND  
MRS L A WELSH AND JOHN AND LISA  
9 ROSEWALL ST  
NORTH WILLOUGHBY NSW 2068

## 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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: MR JOHN NICHOLAS WELSH + MRS LISA ANN WE  
LSH ITF JOHN & LISA WELSH S/F

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.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

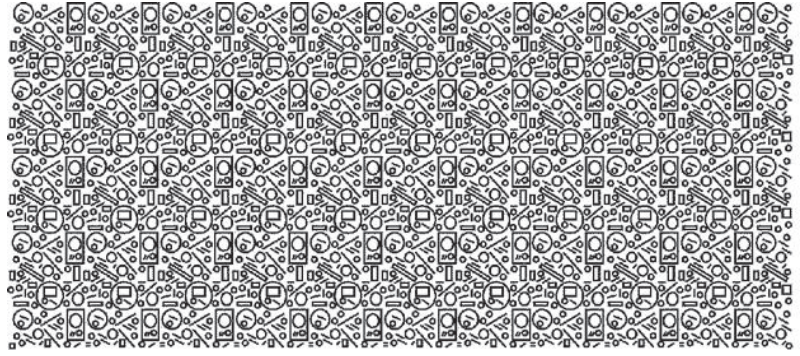
| Date        | Transaction                                    | Debit | Credit | Balance       |
|-------------|--|-------|--------|---------------|
| 01 Nov 2022 | OPENING BALANCE                                |       |        | \$1,699.52 CR |
| 01 Nov      | Credit Interest                                |       | 4.77   | \$1,704.29 CR |
| 10 Nov      | Direct Credit 012721 ATO<br>ATO005000017282809 |       | 60.45  | \$1,764.74 CR |
| 30 Nov 2022 | CLOSING BALANCE                                |       |        | \$1,764.74 CR |

| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
|-----------------|---|--------------|---|---------------|---|-----------------|
| \$1,699.52 CR   |   | Nil          |   | \$65.22       |   | \$1,764.74 CR   |

## Your Credit Interest Rate Summary

| Date   | Balance                     | Standard<br>Credit<br>Interest<br>Rate (p.a.) |
|--------|-----------------------------|---|
| 30 Nov | Less than \$10,000.00       | 0.00%   |
|        | \$10,000.00 - \$19,999.99   | 0.70%   |
|        | \$20,000.00 - \$49,999.99   | 1.00%   |
|        | \$50,000.00 - \$99,999.99   | 1.20%   |
|        | \$100,000.00 - \$249,999.99 | 1.60%   |
|        | \$250,000.00 - \$499,999.99 | 1.90%   |
|        | \$500,000.00 and over       | 2.05%   |





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

**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](https://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](https://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST