



Account Number 06 2208 10215091

Statement Period 27 Feb 2021 - 26 Aug 2021

Closing Balance \$53,649.30 CR

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



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THE TRUSTEE
 J AND P BYRNE SUPER PTY LTD
 PO BOX 167
 NARRABEEN NSW 2101

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 SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: J & P BYRNE SUPER PTY LTD AS TRUSTEES
 FOR J & P BYRNE SUPERANNUATION FUND

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
27 Feb	2021 OPENING BALANCE			\$21,992.41 CR
01 Mar	Credit Interest		0.87	\$21,993.28 CR
15 Mar	Direct Credit 421520 JA + PB BYRNE Super Waterloo St		3,000.00	\$24,993.28 CR
01 Apr	Credit Interest		1.00	\$24,994.28 CR
13 Apr	VANGUARD INVESTMENTS NetBank BPAY 53009 031500754777 vanguard tfer	10,000.00		\$14,994.28 CR
15 Apr	Direct Credit 421520 JA + PB BYRNE Super Waterloo St		3,000.00	\$17,994.28 CR
19 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 513698416915560 paygJan March	2,644.00		\$15,350.28 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328882		71.26	\$15,421.54 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328891		71.26	\$15,492.80 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328881		71.26	\$15,564.06 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328878		76.03	\$15,640.09 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328885		71.26	\$15,711.35 CR



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Date	Transaction	Debit	Credit	Balance
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328886		71.26	\$15,782.61 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328875		76.03	\$15,858.64 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328883		71.26	\$15,929.90 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328872		76.03	\$16,005.93 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328889		71.26	\$16,077.19 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328890		71.26	\$16,148.45 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328876		76.03	\$16,224.48 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328874		76.03	\$16,300.51 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328870		76.03	\$16,376.54 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328877		76.03	\$16,452.57 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328892		71.26	\$16,523.83 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328871		76.03	\$16,599.86 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328884		71.26	\$16,671.12 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328887		71.26	\$16,742.38 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328867		76.03	\$16,818.41 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328879		76.03	\$16,894.44 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328869		76.03	\$16,970.47 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328873		76.03	\$17,046.50 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328880		71.26	\$17,117.76 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328888		71.26	\$17,189.02 CR
19 Apr	Direct Credit 481471 SuperChoice P/L PC130421-173328868		76.03	\$17,265.05 CR
01 May	Credit Interest		0.83	\$17,265.88 CR

Date	Transaction	Debit	Credit	Balance
17 May	Direct Credit 421520 JA + PB BYRNE Super Waterloo St		3,000.00	\$20,265.88 CR
01 Jun	Credit Interest		0.79	\$20,266.67 CR
15 Jun	Direct Credit 421520 JA + PB BYRNE Super Waterloo St		3,000.00	\$23,266.67 CR
24 Jun	Transfer from NetBank divvy from35000		10,000.00	\$33,266.67 CR
24 Jun	VANGUARD INVESTMENTS NetBank BPAY 53009 031500754777 super	15,000.00		\$18,266.67 CR
28 Jun	Transfer from NetBank Paul Personel		16,987.56	\$35,254.23 CR
28 Jun	Transfer from NetBank Judy superpersonel		11,127.15	\$46,381.38 CR
28 Jun	Transfer from NetBank Paulsuper company		988.36	\$47,369.74 CR
28 Jun	Transfer from NetBank Judy super company		926.38	\$48,296.12 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$30.76			
01 Jul	Credit Interest		0.97	\$48,297.09 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829505		76.03	\$48,373.12 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829511		71.26	\$48,444.38 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829507		76.03	\$48,520.41 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829510		71.26	\$48,591.67 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829516		71.26	\$48,662.93 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829509		71.26	\$48,734.19 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829513		71.26	\$48,805.45 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829518		71.26	\$48,876.71 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829508		76.03	\$48,952.74 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829500		76.03	\$49,028.77 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829521		71.26	\$49,100.03 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829506		76.03	\$49,176.06 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829515		71.26	\$49,247.32 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829504		76.03	\$49,323.35 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829501		76.03	\$49,399.38 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829497		76.03	\$49,475.41 CR



Date	Transaction	Debit	Credit	Balance
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829503		76.03	\$49,551.44 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829514		71.26	\$49,622.70 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829495		76.03	\$49,698.73 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829502		76.03	\$49,774.76 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829499		76.03	\$49,850.79 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829520		71.26	\$49,922.05 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829498		76.03	\$49,998.08 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829522		71.26	\$50,069.34 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829519		71.26	\$50,140.60 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829496		76.03	\$50,216.63 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829517		71.26	\$50,287.89 CR
02 Jul	Direct Credit 481471 SuperChoice P/L PC280621-178829512		71.26	\$50,359.15 CR
15 Jul	Direct Credit 421520 JA + PB BYRNE Super Waterloo St		3,000.00	\$53,359.15 CR
16 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 513698416915560 instalment AprJune	2,712.00		\$50,647.15 CR
01 Aug	Credit Interest		2.15	\$50,649.30 CR
16 Aug	Direct Credit 421520 JA + PB BYRNE Super Waterloo St		3,000.00	\$53,649.30 CR
26 Aug	2021 CLOSING BALANCE			\$53,649.30 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$21,992.41 CR		\$30,356.00		\$62,012.89		\$53,649.30 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

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: We cannot request a chargeback on BPAY payments 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

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. 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.