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PRIVATISED MAIL TITLE
SCRAMBLED STREET
URANGAN QLD 4655

Your Statement

1	Statement 51	Page 1 of 3
	Account number	403438509
	Statement period	23 Apr 2014 - 19 May 2014
2	Required Repayments	\$857.00 per month
3	Interest rate	5.400% per annum
4	Loan balance	\$107,573.13 DR
	Enquiries 13 2224 (8am to 8pm 365 days a year) or your broker	

Standard Variable Rate Home Loan Summary

Important note Please ensure you check all the information that appears on your home loan statement and report any discrepancies to us immediately.

5	Loan snapshot	Opening balance 23 April 2014 in debit	\$107,932.64
		Government charges	Nil
		Bank fees	+ \$20.00
		Interest	+ \$477.49
		Repayments/Payments	- \$857.00
		Closing balance 19 May 2014 in debit	\$107,573.13
6	Estimated loan term	Based on your current balance, current interest rate and repayments of \$857.00 per month	15 years 6 months
7	Interest	Interest you paid on your loan 23/04/14 - 19/05/14	+ \$477.49
8	Broker contact details	Should you require an increase, a substitution of security and/or restructuring of your home loan, simply contact your broker, Peta Short on 0413-738-035 for assistance with these matters.	



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Awards points summary 1234 5678

Opening points balance	+ 28,500
Points earned – MasterCard	+ 2,950
Points earned –	+ 0
Points redeemed	– 12,000
Total points balance	+ 19,950

To redeem your CommBank Awards points, visit www.netbank.com.au and click on the Awards icon next to your account details; Or call us on 13 1661, 8am to 8pm, Monday to Friday (Sydney/Melbourne time).

Transactions

Date	Transaction details	Card used	Amount (A\$)
15 Aug	NRMA lvr Sydney NSW	MasterCard	337.72
15 Aug	Skin and Cancer Foun Westmead NSW	American Express	145.00
15 Aug	200 RTA Internet/lvr Surry Hills AUS	American Express	195.16
17 Aug	Coles Supermarket		84.00
5 Sep	Payment received – Thank you		125.64
	Interest charged on purchases	Purchase Rate 10.370% p.a.	26.00
	Interest charged on cash advances	Cash Advance Rate 10.870% p.a.	26.00
	MasterCard 1234 5678 9012 3456	American Express card 1234 5678 9012 345	

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date. Transactions in foreign currency on Commonwealth Bank American Express cards are subject to 1.5% American Express currency conversion factor which is included in the converted transaction amount.

Disputed transactions

12 Jul	Transaction being investigated	\$150.00
15 Jul	Dispute resolved	\$120.00

Transaction being investigated – your disputed transaction is included in the closing balance on this statement but will not accrue interest during the investigation. If you are paying the full closing balance to minimise interest, you don't need to include disputed transactions – simply subtract any disputed transactions from your closing balance and pay that amount. If you are paying the minimum payment due on this statement, keep paying it as usual. The investigation may take up to 45 days to complete and we will send you a letter with an update as soon as possible.

Dispute resolved – your disputed transaction has been resolved and we will send you a letter shortly with information on our investigation.

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How to pay



Online: Pay your credit card using NetBank, 24 hours a day, 7 days a week. Visit netbank.com.au



Bill code: **1818**
Reference No.:
8888 8888 8888 8888



Scan QR code in CommBank Kaching to make a payment

BPAY® ® Registered to BPAY Pty Ltd
ABN 69 079 137 518



Autopay: Set up a direct debit to pay your credit card each month. Visit: commbank.com.au/autopay



Phone: Call **13 2221** to transfer funds from your other Commonwealth Bank account(s).



Mail: This slip with your cheque to: Locked Bag 3402, BRISBANE QLD 4000

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We're here to help

13 2221, 24 hours a day, 7 days a week
netbank.com.au
Overseas +61 2 9999 3283
(reverse charges accepted)

Mr John Citizen
Amount paid

\$

+780+