



Account Number 06 3097 71427622

Statement Period 12 Jun 2022 - 12 Dec 2022

Closing Balance \$48,056.72 CR

Enquiries 13 2221



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MR K BAJAJ  
 25 TREE RING CCT  
 MANGO HILL QLD 4509

## NetBank Saver

A NetBank Saver is an online savings account linked to your Commonwealth Bank transaction account. With NetBank Saver, you can transfer money online, 24 hours a day, and have instant access to your funds.

Name: KAMAL BAJAJ

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
12 Jun	2022 OPENING BALANCE			Nil
12 Jun	Transfer from xx9538 CommBank app tfr to saver		24,000.00	\$24,000.00 CR
22 Jun	Transfer from xx9538 CommBank app tfr to savings		4,000.00	\$28,000.00 CR
01 Jul	Credit Interest		6.74	\$28,006.74 CR
01 Jul	TFN Withholding Tax	2.00		\$28,004.74 CR
01 Aug	Credit Interest		12.55	\$28,017.29 CR
01 Aug	Transfer from xx9538 CommBank app		5,000.00	\$33,017.29 CR
01 Sep	Credit Interest		24.47	\$33,041.76 CR
06 Sep	Transfer from xx9538 CommBank app		4,000.00	\$37,041.76 CR
01 Oct	Credit Interest		31.39	\$37,073.15 CR
01 Oct	Transfer from xx9538 CommBank app		3,000.00	\$40,073.15 CR
15 Oct	Transfer from xx9538 CommBank app		18,000.00	\$58,073.15 CR
01 Nov	Credit Interest		51.57	\$58,124.72 CR
08 Nov	Transfer to xx9538 CommBank app	124.72		\$58,000.00 CR
11 Nov	Transfer to xx9538 CommBank app	10,000.00		\$48,000.00 CR
01 Dec	Credit Interest		56.72	\$48,056.72 CR
12 Dec	2022 CLOSING BALANCE			\$48,056.72 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
Nil		\$10,126.72		\$58,183.44		\$48,056.72 CR





### Your Credit Interest Rate Summary

Date	Balance	Standard Interest Rate (p.a.)	Special Interest Rate (p.a.)	Total Interest Rate (p.a.)
12 Jun	\$0.00 and over	0.30%	0.20%	0.50%
15 Jul	\$0.00 and over	0.35%	0.20%	0.55%
12 Aug	\$0.00 and over	0.85%	0.20%	1.05%
14 Oct	\$0.00 and over	1.10%	0.20%	1.30%
11 Nov	\$0.00 and over	1.35%	0.20%	1.55%
13 Nov	\$0.00 and over	1.35%		

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](http://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](http://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

## Important Notice

### Changes to cheque access from 3 June 2023

We are phasing out cheque access<sup>1</sup> from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply<sup>2</sup>.
- If a cheque book was not issued for your account<sup>2</sup> before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on [commbank.com.au](https://commbank.com.au)

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit

For your personal accounts you can also use phone banking to transfer money to someone or between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

<sup>1</sup> Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

<sup>2</sup> Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

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