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MR ANECITO J MANTILLA
PO BOX 736
KOTARA NSW 2289

Account number	5523 5052 7301 9179
Statement period	5 Aug 2014 - 2 Sep 2014
Credit limit	\$20,000.00
Available credit	\$9,299.84
Next statement end date	2 Oct 2014
Your Awards points	+ 76,361

Your account balance

Opening balance at 5 Aug	\$17,241.24
New transactions and charges	\$6,007.17
Payments/refunds	-\$12,548.25
Closing balance at 2 Sep	\$10,700.16

Your payment summary

Minimum payment due	\$214.00
Payment due by	29 Sep 2014
Total amount owing	\$10,700.16

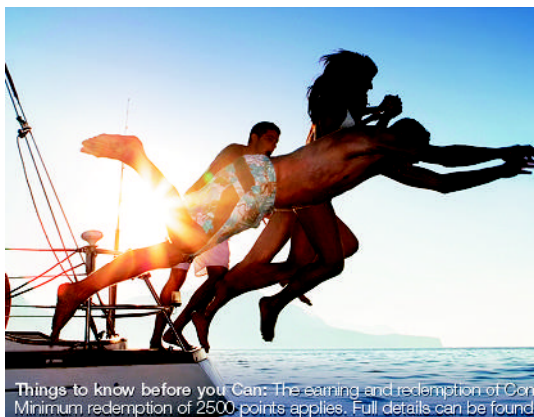
Your next AutoPay amount of \$500.00 will be deducted from your account - 063791 10891093 - on 29 Sep 2014.

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying estimated total interest charges of...
Only the minimum payment \$551.10	94 years, 3 months	\$78,429.67
	2 years	\$2,526.15, a saving of \$75,903.52

Having trouble making repayments?


If you are having difficulty making credit card repayments, please contact us on 1300 130 107. We may be able to assist you. Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance.



GO ANYWHERE, ANYTIME WITH YOUR COMMBANK AWARDS POINTS AT FLIGHT CENTRE.

To redeem CommBank Awards points for your next holiday, visit your local Airfare Experts at a Flight Centre store or call 1300 165 033.

For more information visit commbank.com.au/flightcentre

FLIGHT CENTRE *The Airfare Experts* 

Things to know before you Can: The earning and redemption of Commonwealth Awards points are subject to the Terms and Conditions of the CommBank (Commonwealth) Awards program. Minimum redemption of 2500 points applies. Full details can be found at commbank.com.au Commonwealth Bank of Australia ABN 48 123 123 124, Australian credit licence 234935.



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Awards points summary 1890945504

Opening points balance	+ 63,025
Points earned - MasterCard	+ 2,651
Points earned - American Express	+ 10,685
Total points balance	+ 76,361

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

Transactions

Date	Transaction details	Card used	Amount (A\$)
05 Aug	Mrs Fields Airport Mascot NSW	MasterCard	17.95
05 Aug	Little Bok Choy Pty Lt Mascot NSW	MasterCard	21.60
05 Aug	Lollipops Playland Kot Kotara AUS	MasterCard	127.80
05 Aug	Coles Supermarkets Kotarakotara 015	American Express	11.86
05 Aug	Target Kotara #288 Kotara 015	American Express	139.24
05 Aug	Syd Aprt Intl Carp42 Mascot AUS	MasterCard	24.00
05 Aug	The Reject Shop 278 Kotara NSW	MasterCard	17.50
05 Aug	Priceline Pharmacy Kotarakotara 001	American Express	38.97
06 Aug	Daiso Industries Austr Glendale NSW	MasterCard	14.00
06 Aug	Jeanswest Glendale Glendale 015	American Express	89.99
06 Aug	Trade Secret Glendale Glendale AUS	MasterCard	65.90
08 Aug	Lake Mac Tennis Ctr Cardiff NSW	MasterCard	19.00
08 Aug	Lake Mac Tennis Ctr Cardiff NSW	MasterCard	60.00
09 Aug	Newcastle University Callaghan AUS	MasterCard	80.00
09 Aug	Mcdonalds Charlestown Sqcharlestown 001	American Express	12.60
09 Aug	Coles 0995 Charlestown Charlestown 015	American Express	152.56
09 Aug	Fair Play Cafe Gateshead NSW	MasterCard	50.00

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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



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



Bill code: **1818**
Reference No.:
5523 5052 7301 9179



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



Scan QR code in your banking app



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

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

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 ANECITO J MANTILLA

Amount Paid

\$

5523505273019179

+780+

Transactions

Date	Transaction details	Card used	Amount (A\$)
09 Aug	Fair Play Cafe Gateshead NSW	MasterCard	8.10
09 Aug	Fair Play Cafe Gateshead NSW	MasterCard	25.80
09 Aug	Nandos Charlestown Charlestown NSW	MasterCard	26.95
09 Aug	Just Cuts CharlestownNSW	MasterCard	29.00
09 Aug	Euro Patisserie New Lambton NSW	MasterCard	295.95
09 Aug	The Athletes Foot Charlestown AUS	MasterCard	119.95
10 Aug	Big W 0162 Charlestownnswcharlestown 001	American Express	0.50
10 Aug	Big W 0162 Charlestownnswcharlestown 001	American Express	49.50
10 Aug	Big W 0162 Charlestownnswcharlestown 001	American Express	12.00
10 Aug	Nandos Charlestown Charlestown NSW	MasterCard	41.85
11 Aug	Payment Received, Thank You AUS	MasterCard	1,000.00-
11 Aug	K Mart 1128 Kotara 015	American Express	7.60
11 Aug	Target Kotara #288 Kotara 015	American Express	42.50
12 Aug	Toys R US Kotara 015	American Express	33.61
13 Aug	Coles Supermarkets Kotarakotara 015	American Express	123.72
13 Aug	Target Kotara #288 Kotara 015	American Express	124.90
14 Aug	Superspirit PI Kotara AUS	MasterCard	69.00
14 Aug	Lake Mac Tennis Ctr Cardiff NSW	MasterCard	60.00
14 Aug	Docs Jhh Pharmacy Newcastlenewcastle Wes 001	American Express	100.00
14 Aug	Absolute Thai Pty Ltd Charlestown AUS	MasterCard	12.90
15 Aug	Payment Received, Thank You AUS	MasterCard	750.00-
15 Aug	Lake Mac Tennis Ctr Cardiff NSW	MasterCard	18.00
15 Aug	Ticketmaster.Com Melbourne 019	American Express	683.15
15 Aug	Coles Supermarkets Kotarakotara 015	American Express	15.79
15 Aug	Target Kotara #288 Kotara 015	American Express	68.00
16 Aug	Newcastle University Callaghan AUS	MasterCard	80.00
16 Aug	Sfs Uon Forum M419 Callaghan NSW	MasterCard	3.90
16 Aug	Sfs Uon Forum M419 Callaghan NSW	MasterCard	4.00
17 Aug	Coles 0995 Charlestown Charlestown 015	American Express	5.03
17 Aug	Allianz Global Assistancetoowong 000	American Express	33.95
17 Aug	Asia Pacific Groceries Wallsend NSW	MasterCard	105.00
17 Aug	Williams Discount Chemistcharlestown 001	American Express	26.90
18 Aug	Payment Received, Thank You AUS	MasterCard	3,000.00-
20 Aug	Amazon Mktplace Pmts Amzn.Com/Bill LUX	MasterCard	82.09
21 Aug	Coles 0995 Charlestown Charlestown 015	American Express	223.80
21 Aug	Big W 0162 Charlestownnswcharlestown 001	American Express	50.00
21 Aug	Pumpkin Patch Charlestownnewcastle 001	American Express	108.98
22 Aug	Payment Received, Thank You AUS	MasterCard	750.00-



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Transactions

Date	Transaction details	Card used	Amount (A\$)
22 Aug	Lake Mac Tennis Ctr Cardiff NSW	MasterCard	18.00
22 Aug	Mcdonalds Edgeworth Edgeworth 001	American Express	33.20
23 Aug	Adriano Zumbo Patisserie Pyrmont NSW	MasterCard	30.00
23 Aug	Giordano Darling Harbo NSW	MasterCard	108.00
23 Aug	San Churro Harboursi Darling Harbo NSW	MasterCard	39.95
24 Aug	Costco Auburn #102 Lidcombe 015	American Express	10.96
24 Aug	Costco Auburn #102 Lidcombe 015	American Express	419.34
24 Aug	Disc Party Whse Lidcombe NSW	MasterCard	121.48
25 Aug	Payment Received, Thank You AUS	MasterCard	1,000.00-
25 Aug	Amazon Mktplace Pmts Amzn.Com/Bill LUX	MasterCard	45.34
25 Aug	Target Kotara #288 Kotara 015	American Express	100.00
25 Aug	Target Kotara #288 Kotara 015	American Express	20.00
25 Aug	Coles Supermarkets Kotarakotara 015	American Express	13.27
27 Aug	Paypal *Brucelv000 35314369001 000	American Express	14.00
28 Aug	Coles 0995 Charlestown Charlestown 015	American Express	143.21
28 Aug	Asia Pacific Groceries Wallsend 001	American Express	8.75
28 Aug	Big W 0162 Charlestownnswcharlestown 001	American Express	4.00
28 Aug	Woolworths 1228 Cardiff Ccardiff 001	American Express	2.36
28 Aug	Party Warehouse Lidcombe AUS	MasterCard	13.69
28 Aug	Rebel Sport Limited Charlestown 001	American Express	219.99
29 Aug	Payment Received, Thank You AUS	MasterCard	750.00-
29 Aug	Lake Mac Tennis Ctr Cardiff NSW	MasterCard	113.00
29 Aug	Target Kotara #288 Kotara 015	American Express	15.30
30 Aug	Newcastle University Callaghan AUS	MasterCard	80.00
30 Aug	Coles 0995 Charlestown Charlestown 015	American Express	14.48
30 Aug	Toys R US Kotara 015	American Express	29.99
30 Aug	Mcdonalds Kotara Food Coukotara 001	American Express	14.05
30 Aug	Coles Supermarkets Kotarakotara 015	American Express	70.05
30 Aug	Target Kotara #288 Kotara 015	American Express	34.52
30 Aug	K Mart 1128 Kotara 015	American Express	109.25
30 Aug	Nandos Charlestown Charlestown NSW	MasterCard	52.70
30 Aug	Just Cuts KotaraNSW	MasterCard	18.00
31 Aug	Bunnings Glendale 7121 Glendale 015	American Express	90.24
01 Sep	Coles Supermarkets Kotarakotara 015	American Express	14.66
01 Sep	Target Kotara #288 Kotara 015	American Express	15.30
01 Sep	K Mart 1128 Kotara 015	American Express	9.50
02 Sep	Card Repayment Insurance	MasterCard	58.53

Transactions

Date	Transaction details	Card used	Amount (A\$)
02 Sep	Payment Received, Thank You AUS	MasterCard	5,000.00-
02 Sep	Payment Received, Thank You AUS	MasterCard	298.25-
	Interest charged on purchases	Purchase Rate 20.240%p.a.	266.67
	Interest charged on cash advances	Cash Advance Rate 21.240%p.a.	0.00
	MasterCard® 5523 5052 7301 9179	American Express 3792 2952 1437 994	

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 a 1.5% American Express currency conversion factor which is included in the converted transaction amount. American Express is a trademark of American Express. The CommBank American Express® Card is issued by Commonwealth Bank of Australia pursuant to a license from American Express. MasterCard is the registered trademark of MasterCard International Incorporated.



At CommBank we are committed to protecting the details of your credit card and keeping your account safe. Here are some simple steps you can take to increase your level of protection.

Protecting your cards

- Sign your card as soon as you receive it.
- Regularly check that you are still in possession of your card.
- Don't let anyone else use your card, or hold it for you.
- Take your cash, card and receipts with you after every transaction.
- Don't leave your card out in the open, such as at a bar or café.
- Cut up and dispose of your card when it expires.
- If you use mobile banking, protect your mobile phone in the same way as your card.

Protecting your personal identification numbers (PIN) and passwords

- Memorise your PINs and passwords and destroy any letters advising you of new ones.
- Don't tell anyone your PINs or passwords, even friends or family.
- Don't write down your PINs or passwords or keep them on any device you carry with you.
- Avoid letting anyone watch you enter your PIN or password during a transaction. A good practice is to cover the keypad when you put in your PIN.
- If you choose your own password or PIN, don't select anything easily guessed, such as your birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Watch out for scams, where a criminal, claiming to be from a legitimate business or bank, sends you an email, SMS or calls asking for your account details. Do not click on any links or provide any details. Forward emails to hoax@cba.com.au immediately for investigation.

Chargebacks

Ensure you keep all receipts and transaction records and check the details on each statement when you receive it. In some circumstances when you make a purchase using your credit card we may be able to exercise our chargeback rights. To request a chargeback, let us know within 30 days of the date of the statement showing the transaction. To find out more, visit www.commbank.com.au/creditcardchargebacks and choose the 'disputes' tab.

Important note: Notify us immediately if your card or other device (including a phone used for mobile banking) is lost or stolen or someone has found out your PIN or password. If you don't follow your conditions of use and make a reasonable attempt to disguise your PINs or passwords or prevent others from accessing them, you will be liable for any unauthorised transactions. This is a guideline only. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further information please refer to your Credit Card Conditions of Use.