



Commonwealth Bank

Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and
Australian credit licence 234945

Your Statement

Ultimate Awards Credit Card

5523 5082 0206 5636

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MR S IQBAL
56B HAINSWORTH AVE
GIRRAWHEEN WA 6064

Statement Period 17 Jul 2025 - 15 Aug 2025

Credit limit \$33,000.00

Available credit \$28,903.38

Awards points balance **+7,760**

Opening balance at 17 Jul \$4,361.33

New transactions and charges \$8,658.41

Payments/refunds -\$8,923.12

Closing balance at 15 Aug \$4,096.62

Next statement period 16 Aug 2025 - 16 Sep 2025

Your payment summary

Total amount owing \$4,096.62

Minimum payment \$81.00

Payment due by 29 Aug 2025

To minimise interest, pay the total amount owing, or as much as you can, by the payment due date.

Pay at least the minimum by the due date to avoid a late fee and continue using your card.

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	80 years, 10 months	\$38,099.12
\$212.50	2 years	\$1,003.55, a saving of \$37,095.57

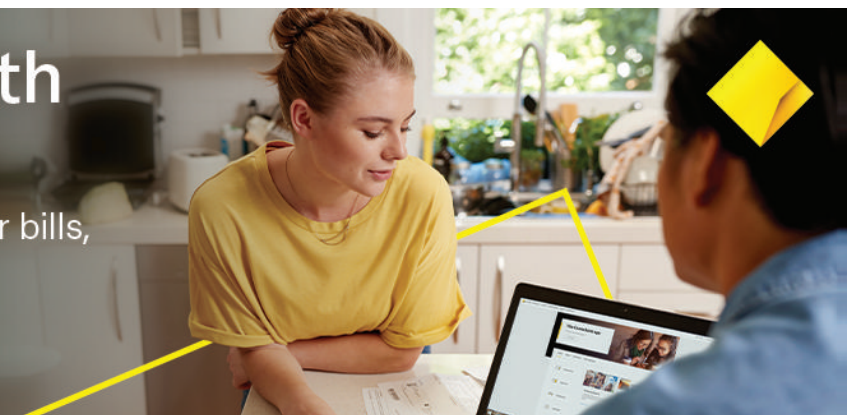
Having trouble making repayments?

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.

Need support with rising expenses?

Get help with repayments, plan for bills, find ways to save and more at

commbank.com.au/costofliving





Awards points summary

Awards membership number: 1043434230

Opening points balance	+466,700
Points earned	+10,646
International	+5
Major supermarkets, department stores, petrol, dining & utilities	+3,977
Everywhere else	+6,664
Spend over \$10K	0
Points redeemed	-469,586
Total points balance	+7,760

Check and redeem your points in an instant

You can check your points balance plus explore more ways to earn and redeem points on the Awards site via NetBank or the CommBank app. Or contact CommBank Awards on 13 1661 between 8am and 8pm Monday to Friday, Sydney/Melbourne time.

Awards transaction details

30 Jul	Flight Centre Online Redemption - 12136412	-469,586
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Transactions

Date	Transaction details	Amount (A\$)
17 Jul	Payment Received, Thank You	4,361.33-
17 Jul	BP Koondoola 5583 Koondoola	98.79
17 Jul	Amznprimeau Membership Sydney South	9.99
17 Jul	Coles 0314coles 0314 Mirrabooka	73.10
17 Jul	Coles 0365coles 0365 Alexander Hei	7.20
18 Jul	Adobe Sydney	31.99
18 Jul	Thuggs Fast Food Pty Midland	3.99
18 Jul	Noorul Islam Society Mirrabooka	20.00
19 Jul	Dusk Australasia Pty Morley	29.64
19 Jul	Hungry Jacks Mirrabooka	23.90

How to pay



NetBank
Visit netbank.com.au to transfer funds between your accounts or to pay via BPAY



AutoPay
Visit commbank.com.au/paymycard to set up a monthly repayment



commbank.com.au/paymycard



CommBank app
Transfer funds between your accounts or pay via BPAY



ATM
Visit commbank.com.au/locateus to find an ATM that accepts deposits.



13 2221
Overseas +61 2 9999 3283
(reverse charges accepted)



Biller code: 1818
Ref: 5523 5082 0206 5636

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

5523508202065636

We're here to help

MR S IQBAL

Amount Paid

\$

+780+



Transactions

Date	Transaction details	Amount (A\$)
19 Jul	Hungry Jacks Mirrabooka	11.95
19 Jul	Indian Gourmet Morley Morley	25.56
19 Jul	Coles 0334coles 0334 Morley	33.15
20 Jul	Lams Oriental Superm Girrawheen	10.09
20 Jul	Chemist Warehouse Girrawheen	7.99
21 Jul	Uber *One Sydney	9.99
21 Jul	Hadi Bakery Koondoola	4.50
22 Jul	Mad Mex Hay Street Qps Perth	17.90
22 Jul	Zlr*Tokyo Station Sush Perth	5.30
22 Jul	Crustalexander Heights Alexander Hei	30.00
23 Jul	Home Affairs - Online Southport	202.80
23 Jul	Payment Received, Thank You	202.00-
23 Jul	Coles 0314coles 0314 Mirrabooka	9.75
23 Jul	Mcdonalds Mirrabooka Mirrabooka	11.20
24 Jul	Lams Oriental Superm Girrawheen	22.67
25 Jul	K Goudis and E Tsocas Morley	31.85
25 Jul	Noorul Islam Society Mirrabooka	20.00
25 Jul	The Chargrill King Pt Thornlie	73.64
25 Jul	Sq *Midland Indian Sup Midland	11.94
25 Jul	BP Express 6201 Morley	107.82
26 Jul	Ikea Perth Innaloo	853.00
26 Jul	Officeworks 0621office Malaga	60.02
27 Jul	K Goudis and E Tsocas Morley	12.09
27 Jul	Ls Hasseb Cafe and Fal Wattle Grove	10.00
27 Jul	Darbar Cafe Mirrabooka	63.50
27 Jul	Vrbas Halal Butchers Morley	38.85
27 Jul	Mcq Supermarket Warqps Morley	18.83
27 Jul	Pharmacy 777 Nollmra Nollamara	6.98
27 Jul	7 Eleven Balga 3032 Balga	12.50
28 Jul	Payment Received, Thank You	853.00-
28 Jul	Soul Origin Joondalup Joondalup	9.90
28 Jul	Morrison Road Medical Swan View	67.00
28 Jul	Kmart 1143kmart 1143 Joondalup	36.20
28 Jul	Coles 0314coles 0314 Mirrabooka	28.40
28 Jul	Joondalup Health Campu Joondalup	6.00
28 Jul	Mirrabooka Fresh Pro Mirrabooka	34.14
28 Jul	Coles 0365coles 0365 Alexander Hei	32.10
29 Jul	Coles 0365coles 0365 Alexander Hei	17.05



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Transactions

Date	Transaction details	Amount (A\$)
30 Jul	Flight Centre South Brisban	3,734.92
30 Jul	Coles 0365coles 0365 Alexander Hei	25.00
31 Jul	Lams Oriental Superm Girrawheen	38.18
31 Jul	Ls Thuggs Fast Food Pt Midland	5.99
31 Jul	Wasabi Japanese Takeaw Perth	7.00
01 Aug	Noorul Islam Society Mirrabooka	20.00
01 Aug	Ls Hasseb Cafe and Fal Wattle Grove	10.00
01 Aug	BP Koondoola 5583 Koondoola	110.67
02 Aug	Food Odyssey Operation Mount Waverle	4.04
02 Aug	Punjab Sweets & Curry Maylands	57.00
02 Aug	Coles 0314coles 0314 Mirrabooka	19.70
02 Aug	Kmart 1142kmart 1142 Mirrabooka	68.00
02 Aug	Chemist Warehouse Mirr Mirrabooka	49.98
03 Aug	K Goudis and E Tsocas Morley	24.23
03 Aug	Chulo Nepalese Perth Dianella	38.10
03 Aug	Shaheen Store Mirrabooka	26.78
03 Aug	Indian Gourmet Morley Morley	7.61
03 Aug	Mirrabooka Fresh Pro Mirrabooka	12.41
03 Aug	Wilson Parking Austral Maylands	4.06
03 Aug	Woolworths 4373 Mirrabooka	29.80
03 Aug	Vrbas Halal Butchers Morley	21.10
03 Aug	Dome Deep Water Point Mount Pleasan	41.85
03 Aug	Lams Oriental Superm Girrawheen	12.29
04 Aug	Payment Received, Thank You	3,500.00-
04 Aug	Lams Oriental Superm Girrawheen	6.79-
04 Aug	Sq *Seamer Sports Cent Balcatta	5.00
04 Aug	Lams Oriental Superm Girrawheen	6.79
04 Aug	Scarboro Motors Pty Lt Osborne Park	1,000.00
05 Aug	Uber *Trip Help.Uber.C 14518236738	13.30
05 Aug	Coles 0314coles 0314 Mirrabooka	4.50
07 Aug	Bms Barber Shop Girrawheen	30.00
08 Aug	Fiona Stanley Hospital Murdoch	3.00
08 Aug	Punjab Sweets & Curry Maylands	47.00
08 Aug	Coles 0314coles 0314 Mirrabooka	21.70
08 Aug	BP Koondoola 5583 Koondoola	116.26
09 Aug	Myer Morley Morley	261.00
09 Aug	Coles 0314coles 0314 Mirrabooka	54.56
09 Aug	Dominos Hamilton	5.00



Transactions

Date	Transaction details	Amount (A\$)
09 Aug	Sp Mimibelt North Ryde	66.00
10 Aug	Alexander Heights Fre Alexander Hei	2.70
10 Aug	Woolworths 4321 Alexander Hts	16.50
10 Aug	Vrbas Halal Butchers Morley	49.75
10 Aug	7 Eleven Balga 3032 Balga	4.20
11 Aug	Salamat Bakery Pty Ltd Koondoola	4.50
11 Aug	Sq *Seamer Sports Cent Balcatta	18.00
11 Aug	Sq *Seamer Sports Cent Balcatta	36.00
11 Aug	Coles 0365coles 0365 Alexander Hei	10.80
11 Aug	Zlr*Tokyo Station Sush Perth	5.30
12 Aug	Guru Sahib Pty Ltd Southern Rive	46.00
12 Aug	Fiona Stanley Hospital Murdoch	3.00
12 Aug	Lams Oriental Superm Girrawheen	5.01
12 Aug	BP Express 6213 Osborne Park	77.80
13 Aug	Pdfguru.Com Dover ##0000 .99US DOLLAR	1.53
13 Aug	Intl Transaction Fee \$ 0.05 FEE SAVED	0.00
14 Aug	Amazon AU Marketplace Sydney	49.99
14 Aug	Vrbas Halal Butchers Morley	71.25
15 Aug	Monthly Fee Waived \$ 35.00 FEE SAVED	0.00
	Interest charged on purchases	Purchase Rate 20.990%p.a. 0.00
	Interest charged on cash advances	Cash Advance Rate 21.990%p.a. 0.00

Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date.
Mastercard is the registered trademark of Mastercard International Incorporated.



Helping you identify your regular payments

Want to keep track of your regular payments? This handy list could help. If your card is upgraded, lost, stolen or expired, this list may help you to identify the businesses you need to contact to update your new card details.

While we've tried to identify all of your regular payments, this may not be a complete list. We encourage you to check your past statements or your transaction history in the CommBank app or NetBank for others you may have set up.

Mastercard 5523 5082 0206 5636

Company name	Last amount (A\$)	Date of last transaction
Uber *One Sydney Aus	9.99	21 Jul 2025
Adobe Sydney Aus	31.99	18 Jul 2025
Openai *Chatgpt Subscr San Francisco Ca	33.61	16 Jul 2025



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Helping you identify your regular payments

Mastercard 5523 5082 0206 5636

Company name	Last amount (A\$)	Date of last transaction
Amznprimeau Membership Sydney South Nsw	9.99	16 Jul 2025
Aust Federal Police Sydney Nsw	56.39	03 Jul 2025

Things you should know: Only the most recent payment for each business will be shown. All regular payments also appear in your statement transactions for the relevant month.

NOTICE TO COMMBANK AWARDS PROGRAM MEMBERS

CommBank is making changes and other improvements to our CommBank Awards Program Terms and Conditions (**terms and conditions**).

These changes, and when they take effect, are set out below.

The changed items to the terms and conditions to take effect on 1 October 2025 – from this date you can obtain a copy of the terms and conditions which includes the below changes by visiting our Awards website or by getting into contact with us:

Page 4 – “What these terms and conditions cover” – we have moved into this section existing information contained within the document about how the terms and conditions apply to you, how we provide you with information about the Awards Program, and how you can obtain up to date information about the Program.

Page 4 – “Other terms and conditions that apply” – we have clarified how to obtain Awards Partner terms and conditions, removed duplicated information which appears elsewhere in the document and removed the references to the ‘Guide’.

Page 10 – “Things you should know about earning Awards Points in the table at 1.2” – at point 3, we have clarified that our actions taken will have a legitimate business purpose and for material changes which are unfavourable to you, we will provide you with reasonable prior notice about these changes. Minor changes have been made to point 4 to provide greater clarity about what happens if you opt-out from Qantas Frequent Flyer Direct. Minor wording improvements have been made to point 8.

Page 12 – “2.1 How to redeem your Points” – we have clarified that our actions to withdraw, limit, modify or cancel an Awards or change the number of Points required to obtain a particular Award will only be exercised where we have a legitimate business purpose and that we will provide you with reasonable prior notice for material changes about these matters which are unfavourable. We have clarified that changing the ways in which Points are earned includes, how many Points you can earn. We have also clarified where you can find out information about any changes to Awards. Minor wording has been incorporated to help explain the relevance of Partner terms and conditions.

Page 13 – “3. Types of Awards” – We have provided clarity that not all Awards are contained in this section. For the most up to date information about an Award and any additional terms and conditions that apply to an Award, see the Awards website.

Page 14 – “3.2 Awards eShop” – this section has been deleted in its entirety as this Award is being removed from the Program.

Page 14 – “3.3 Cash Back” – this section has changed to section “3.2 Cash Back”.

Page 14 – “3.4 Charities” – this section has been deleted in its entirety as this Award is being removed from the Program.

Page 15 – “3.5 Gift Cards” – this section has changed to section “3.3 Gift Cards”.

Page 15 – “3.6 Pay with Points” – this section has changed to section “3.4 Pay with



Points”.

Page 15 – “4.1 Qantas Frequent Flyer Direct” – at point 6, we have clarified that the member’s name must match.

Page 16 – “4.2 Transferring your Points” – we have changed the title to this section to “4.2 Transferring your Points to another Card Account”.

Page 18 – “7. What happens to your Points when the Program or Program membership is terminated” – we have clarified that we will provide you with reasonable notice when we decide to terminate the program and with respect to point 1 your non-compliance with the terms and conditions needs to be ‘material’.

Page 19 – “8. Limitations on our liability” – at point 4 we have inserted wording setting out that errors may occur, and where errors occur we may, as appropriate, at a later time but as soon as practicable after the error has been identified, make adjustments to put you in the same or similar position had the error not occurred.

Pages 19 & 20 – “9. Changes to these terms and conditions” – we have changed the title to this section to “9. Changes to these terms and conditions and informing you of changes”. We have made these key changes to this section:

- Stated that we will act reasonably when exercising our rights to change the terms and conditions and only do so for legitimate business purposes.
- Changed (a) to include this wording at the end of the point: (including how many Points you can earn);
- Changed (c) to state: add, change or remove any benefits or feature in relation to your Card (this includes changing whether your Card is eligible to earn Points or access an Award);
- Removed (d);
- Replaced the existing wording about how we give you notice with this wording:

We will notify you that a change has been made and when the change takes effect:

- If we consider that the changes are favourable or non-material to you, we will tell you no later than the day on which the change takes effect.
- If we consider the changes are unfavourable or material, we will give you at least 30 days’ advance notice of the change (unless notice is impracticable or shorter notice is necessary to manage a material and immediate risk).

Circumstances may arise where prior notice is not possible, including where there is a material fraud, operational or regulatory risk for us or where we are affected by events outside our control.

When we change these terms and conditions, we will either:

- Give you notice of the changes such as through your Card Statement, CommBank App, NetBank, by email, SMS, post, or advertisement in the national or local media; or
- Publishing the change or an updated version of these terms and conditions and let you know where to find them using any of the methods set out above.

You can always find the most up-to-date version of these terms and conditions on our website.

If we make a change that you don’t like, you can terminate your membership in the

Program at any time by contacting us.

Notification will be sent to the last notified contact details (e.g. email, phone number, and postal address). You are responsible for advising us of any changes to your contact details. You can update your contact details at any time in NetBank or by calling us.

Page 20 – “10. How we communicate with you” – this section has been deleted.

Page 20 – “11. Protecting your privacy” – this section has changed to section “10. Protecting your privacy”.

Pages 21 – 23 – “Meaning of words in this document” – We have made these key changes to this section:

- We have deleted the terms: “Airline/Travel Rewards points” and “Guide”.
- We have inserted these new terms:
- Conversion Partner - means a Partner that members can convert their Points to that Partner’s loyalty program at a Conversion Rate specified on the Awards website.
- Conversion Rate - means the rate at which Points are converted to a Conversion Partner’s points. You can find the conversion rates on the Awards website.
- We have amended the term “Partner Terms and Conditions” by removing the words “disclosed to you at that time, either on the Awards website, in a Guide or by contacting CommBank Awards” and we have made additional minor changes to provide clarity.

The changed items to the terms and conditions to take effect on 3 November 2025 – from this date you can obtain a copy of the terms and conditions which includes the below changes by visiting our Awards website or by getting into contact with us:

Page 7 – “1.2 How many Points you can earn” – in relation to the table that applies to Smart Awards we have changed all references of \$5,000 to \$4,000.

Page 10 - “Things you should know about earning Awards Points in the table at 1.2” – at point 7 we have changed \$5,000 to \$4,000.

In addition to the changes to the terms and conditions from 1 October 2025 the follow Partners will be removed from the Awards Program:

- Flight Centre (including Flight Centre Brand, Travel Associates and independent agencies); and
- The Global Frequent Traveller Programs operated by Ascenda.

