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

050

MR S IQBAL
56B HAINSWORTH AVE
GIRRAWHEEN WA 6064

Statement Period	18 Nov 2025 - 15 Dec 2025
Credit limit	$10,000.00
Available credit	$4,202.04
Awards points balance	**+30,376**

Opening balance at 18 Nov	$2,999.64
New transactions and charges	$5,797.96
Payments/refunds	-$2,999.64
Closing balance at 15 Dec	$5,797.96
Next statement period	16 Dec 2025 - 14 Jan 2026

Your payment summary

Total amount owing	**$5,797.96**
Minimum payment	**$115.00**
Payment due by	**29 Dec 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	99 years, 2 months	$57,907.84
$300.76	2 years	$1,420.25, a saving of $56,487.59

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.

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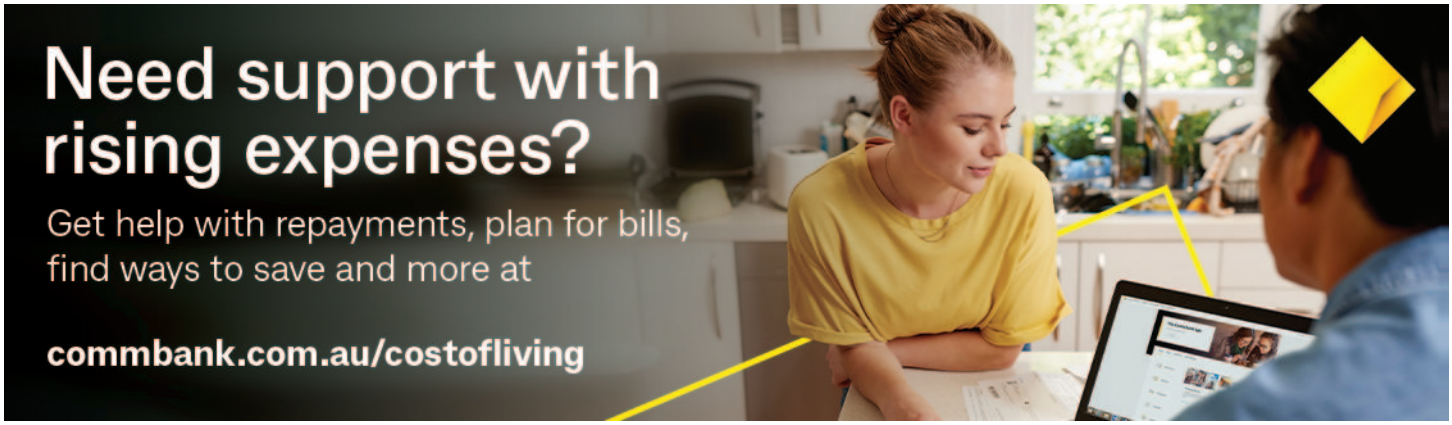

Awards points summary

Awards membership number: 1043434230

Opening points balance	+21,433
Points earned	+8,943
International	+1,348
Major supermarkets, department stores, petrol, dining & utilities	+4,581
Everywhere else	+3,014
Spend over $10K	0
Total points balance	+30,376

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.

Transactions

Date	Transaction details	Amount (A$)
18 Nov	Superchem Mirrabooka Mirrabooka	4.99
18 Nov	BP Koondoola 5583 Koondoola	105.95
18 Nov	Baby Bunting Osbrn Osborne Park	88.95
18 Nov	Chemist Warehouse Morley	15.99
18 Nov	Mirrabooka Fresh Pl Mirrabooka	6.11
18 Nov	Shaheen Store Mirrabooka	52.97
18 Nov	Adobe Sydney	31.99
18 Nov	Lams Oriental Superm Girrawheen	2.49
18 Nov	Kmart 1142 Mirrabooka	24.00
18 Nov	Coles 0314 Mirrabooka	8.00
18 Nov	Snap Fit M* Snap Fit M West Perth	45.40
18 Nov	Big W 0452 Mirrabooka	4.50
18 Nov	Woolworths 4373 Mirrabooka	13.85
19 Nov	Post Balcatta Lpo Balcatta	22.99
19 Nov	Wilson Parking Austral Perth	16.22

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How to pay

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

CommBank app
Transfer funds between your accounts or pay via BPAY

Biller code: 1818
Ref: 5523 5082 0206 5636

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

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

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

We're here to help

commbank.com.au/paymycard

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

MR S IQBAL

Amount Paid

$

5523508202065636

+780+

Transactions

Date	Transaction details	Amount (A$)
19 Nov	Officeworks 0621 Malag Malaga	3.50
19 Nov	Officeworks 0621 Malaga	6.20
19 Nov	Officeworks 0621 Malaga	6.20
19 Nov	BP Koondoola 5583 Koondoola	19.90
20 Nov	Post Girrawheen Lpo Girrawheen	312.00
20 Nov	Post Girrawheen Lpo Girrawheen	1.00
20 Nov	Toymate Innaloo Innaloo	64.95
20 Nov	Chemistwarehouse Onlin Preston	41.50
20 Nov	7-Eleven 3075 Balcatta	11.85
20 Nov	Baby Bunting Osbrn Osborne Park	24.99
21 Nov	Uber *One Membership Sydney	9.99
21 Nov	Noorul Islam Society Mirrabooka	20.00
22 Nov	Ambica Trading WA Pty Alexander Hei	38.95
22 Nov	Mcdonalds Perth Air Perth Airport	13.00
23 Nov	Soul Origin Karrinyup Karrinyup	4.00
23 Nov	Guzman Y Gomez Cannin Canning Vale	17.40
23 Nov	Coles 0205 Karrinyup	64.11
23 Nov	Mulberry Cards and Gif Karrinyup	21.79
23 Nov	Politix Karrinyup Karrinyup	300.00
23 Nov	Myer Karrinyup Karrinyup	339.00
24 Nov	Mad Mex Hay Street Qps Perth	20.70
24 Nov	Coles 0365 Alexander Hei	12.25
24 Nov	Cpp His Majestys Perth	24.23
24 Nov	Lams Oriental Superm Girrawheen	5.58
25 Nov	BP Express 6213 Osborne Park	72.99
26 Nov	Payment Received, Thank You	2,999.64-
26 Nov	Csk 7 Pty Ltd Perth	10.50
26 Nov	Sg*Pdfguru.Com Dover ##0000 49.99US DOLLAR	77.58
26 Nov	Intnl Transaction Fee $ 2.72 FEE SAVED	0.00
26 Nov	Sq *Cafe Pastel Pty Lt Northbridge	33.63
26 Nov	Woolworths 4379 Warwick	38.90
26 Nov	Wizard Phrmcy Warwick Warwick	18.99
27 Nov	Doha Insurance Company Doha ##0000 100.00QATARI RIAL	42.59
27 Nov	Intnl Transaction Fee $ 1.49 FEE SAVED	0.00
27 Nov	Quick Fix Foods Girrawheen	6.50

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Transactions

Date	Transaction details	Amount (A$)
28 Nov	Smp*Revolution Sports Shenton Park	30.50
28 Nov	Smp*Revolution Sports Shenton Park	10.17
28 Nov	Coles 0334 Morley	5.00
28 Nov	Liquorland 3233 Morley	1.60
28 Nov	Qatar Air Doha ##0000 700.00QATARI RIAL	295.04
28 Nov	Intnl Transaction Fee $ 10.33 FEE SAVED	0.00
28 Nov	Noorul Islam Society Mirrabooka	20.00
28 Nov	Chulo Nepalese Perth Dianella	66.04
28 Nov	Ls Cake Tinz N Thingz Balcatta	5.95
29 Nov	Lams Oriental Superm Girrawheen	12.48
29 Nov	Nawabs Haveli On Kwa Morley	208.08
30 Nov	Mirrabooka Fresh Pl Mirrabooka	15.52
30 Nov	The Chargrill King Pt Thornlie	66.04
30 Nov	Coles 0314 Mirrabooka	12.05
30 Nov	Whaleback Golf Course Parkwood	22.00
30 Nov	The Meat Giants Mirrabooka	35.40
30 Nov	JB Hi Fi Malaga Malaga	113.09
01 Dec	Lams Oriental Superm Girrawheen	18.03
01 Dec	7-Eleven 3081 Perth	4.50
02 Dec	Mtd Lam Pty Ltd Mirrabooka	16.64
02 Dec	Baby Steps Health Cent Subiaco	136.45
02 Dec	Snap Fit M* Snap Fit M West Perth	45.40
02 Dec	Mirrabooka Fresh Foo Mirrabooka	11.80
02 Dec	Coles 0314 Mirrabooka	42.85
02 Dec	BP Koondoola 5583 Koondoola	64.74
03 Dec	Amazon AU Marketplace Sydney	18.95
03 Dec	Officeworks 0621 Malaga	8.77
03 Dec	JB Hi Fi Forrest Cha Perth	403.00
04 Dec	Uber *Trip Help.Uber.C 14518236738	11.21
04 Dec	Amazon AU Marketplace Sydney	59.99
04 Dec	Shaheen Store Mirrabooka	7.72
04 Dec	Shaheen Store Mirrabooka	7.12
04 Dec	Woolworths 4373 Mirrabooka	20.15
04 Dec	Baby Steps Health Cent Subiaco	558.35
04 Dec	Coles 0378 Balcatta	7.25
05 Dec	Easypark Prahran	4.37
05 Dec	Spud Shed Morley	62.50

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Transactions

Date	Transaction details	Amount (A$)
05 Dec	Iga Balga Balga	4.56
05 Dec	Noorul Islam Society Mirrabooka	20.00
05 Dec	Indian Gourmet Morley Morley	6.58
05 Dec	Vrbas Halal Butchers Morley	53.35
05 Dec	Balcatta Drycleaners Balcatta	104.00
06 Dec	Zsg Karrinyup Karrinyup	81.90
06 Dec	Prime Video Channels Sydney	10.99
06 Dec	Vrbas Halal Butchers Morley	13.40
07 Dec	Hubbl - Kayo Sports 131999	25.00
07 Dec	Coles 0314 Mirrabooka	31.60
07 Dec	Lams Oriental Superm Girrawheen	3.79
07 Dec	Mbooka Vlg Supa Iga Mirrabooka	2.69
08 Dec	Woolworths 4379 Warwick	23.90
08 Dec	Bettys Burgers Austral Perth	27.30
08 Dec	Terry White Chemists Warwick	6.99
08 Dec	Coles 0365 Alexander Hei	34.00
09 Dec	Perth Vending City Beach	2.80
09 Dec	Lams Oriental Superm Girrawheen	13.68
09 Dec	Hunter and Barrel Rain Perth	102.67
10 Dec	Chemist Warehouse Newp Girrawheen	46.12
10 Dec	BP Express 6213 Osborne Park	55.57
11 Dec	Chulo Nepalese Perth Dianella	170.18
11 Dec	Woolworths 4392 Subiaco	34.00
11 Dec	BP Sorrento 6512 Sorrento	6.00
12 Dec	Coles 0314 Mirrabooka	36.68
12 Dec	Mirrabooka Fresh Pl Mirrabooka	46.73
12 Dec	Noorul Islam Society Mirrabooka	20.00
12 Dec	Shaheen Store Mirrabooka	20.39
12 Dec	The Meat Giants Mirrabooka	39.65
12 Dec	Woolworths 4373 Mirrabooka	9.75
13 Dec	7 Eleven Balga 3032 Balga	7.20
13 Dec	Spud Shed Westminster	17.99
13 Dec	Coles 0365 Alexander Hei	96.05
14 Dec	Shaheen Store Mirrabooka	2.34
14 Dec	Shaheen Store Mirrabooka	5.09
14 Dec	Bubbles Car Wash Malaga	20.35
14 Dec	Woolworths 4373 Mirrabooka	14.20
14 Dec	Woolworths 4373 Mirrabooka	22.55

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Transactions

Date	Transaction details		Amount (A$)
15 Dec	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
Easypark Prahran Aus	4.37	05 Dec 2025
Snap Fit M* Snap Fit M West Perth Wa	45.40	02 Dec 2025
Uber *One Membership Sydney Aus	9.99	21 Nov 2025
Adobe Sydney Aus	31.99	18 Nov 2025
Openai *Chatgpt Subscr San Francisco Ca	33.84	16 Nov 2025
Amznprimeau Membership Sydney South Nsw	9.99	16 Nov 2025
Aust Federal Police Sydney Nsw	56.39	22 Aug 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.

You saved $14.54
last month in international transaction fees with your Awards card.

This is because your card is free of international transaction fees. The savings shown are the international transaction fees you would have paid had you used other CommBank credit cards for the overseas transactions you made this statement period.

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Tips on how to keep your money safe

Protecting your codes such as PINs and Passwords

- Memorise your codes and destroy any letters advising you of new ones.
- Don't tell anyone your codes, including friends, family, account access services or businesses.
- Don't write down your codes, keep them on or with devices such as a phone or computer or keep them in or with articles kept together which are liable to loss or theft simultaneously (for example, in a briefcase or wallet or in different drawers of one item of furniture).
- Avoid letting anyone see you enter your codes during a transaction, or accessing internet or mobile banking.
- If you choose your own codes, don't select anything easily guessed such as your birthday, name, phone number or numbers which 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.

Keeping your cards and devices safe

- Sign your card as soon as you receive it and regularly check it is still in your possession.
- Don't let anyone else use your card or devices or hold them for you.
- Take your cash, cards, devices and receipts with you after every transaction.
- Don't leave your card out when at places like 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.

Chargebacks and reporting possible mistakes in statements

- 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 a Debit Mastercard, Credit Card or Travel Money 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.
- Chargeback rights don't apply to BPAY payments from your Debit Mastercard account or Credit Card however we will do our best to try to recover the payment from the Biller or any other person who received it.
- To find out more, please visit **commbank.com.au/chargeback**

Contact us immediately if:

- Your card or any other device such as a mobile phone (used for mobile banking), are lost or stolen.
- Someone has found out your codes such as PINs, passwords and other codes.
- There has been unauthorised access to your account or you believe there is an error or an unauthorised transaction.

Important Information: It is important to remember that if you don't follow your terms and conditions, protect your cards or devices or make a reasonable attempt to disguise your codes such as PINs and passwords or prevent others from accessing them, you will be liable for any unauthorised transactions. This information is a guideline only. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments code. For a copy of your account terms and conditions, or to notify us of any account security issues, simply call 13 2221.

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

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