



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 0128 8304

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MR S IQBAL
56B HAINSWORTH AVE
GIRRAWHEEN WA 6064

Statement Period 16 Oct 2024 - 15 Nov 2024

Credit limit \$33,000.00

Available credit \$28,986.00

Awards points balance **+390,641**

Opening balance at 16 Oct	\$3,265.97
New transactions and charges	\$4,014.00
Payments/refunds	-\$3,265.97
Closing balance at 15 Nov	\$4,014.00
Next statement period	16 Nov 2024 - 16 Dec 2024

Your payment summary

Total amount owing \$4,014.00

Minimum payment \$80.00

Payment due by 29 Nov 2024

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	79 years, 7 months	\$37,044.80
\$208.22	2 years	\$983.26, a saving of \$36,061.54

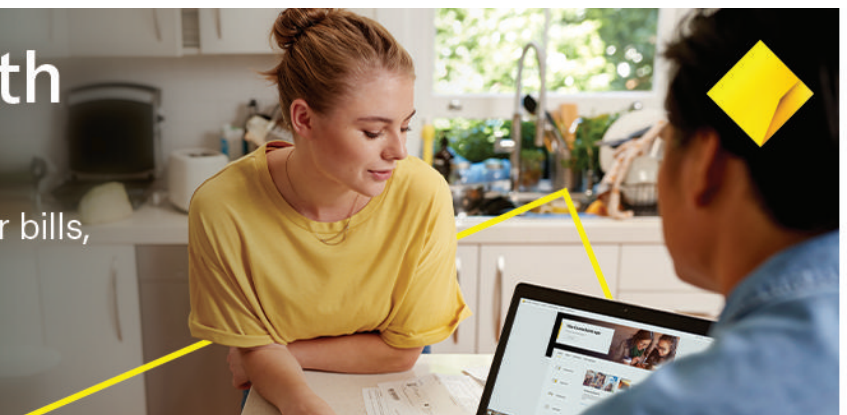
Having trouble making repayments?

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



*# 3818.9269.1.4 ZZ396 1102 SL CC.S105.D321.O V 03.00.67

Awards points summary

Awards membership number: 1043434230

Opening points balance	+384,655
Points earned	+5,986
International	+99
Major supermarkets, department stores, petrol, dining & utilities	+3,875
Everywhere else	+2,012
Spend over \$10K	0
Total points balance	+390,641

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\$)
16 Oct	Openai *Chatgpt Subscr San Francisco ##0000 22.00US DOLLAR	32.84
16 Oct	Intl Transaction Fee \$ 1.15 FEE SAVED	0.00
16 Oct	Zlr*Tokyo Station Sus Perth	11.60
16 Oct	Bunnings 725000 Malaga	42.67
16 Oct	Myer Morley Morley	20.45
16 Oct	Mahrami Corporation Maddington	47.93
16 Oct	Dome Hillarys Sorrento	28.25
16 Oct	BP Koondoola 5583 Koondoola	72.42
17 Oct	Smp*Haydens Barber Sh Girrawheen	25.41
17 Oct	Sq *Seamer Sports Cent Balcatta	21.50
17 Oct	Adobe Sydney	28.99
17 Oct	Sq *Bedford Morley CRI Bedford	556.05
17 Oct	Sq *Bedford Morley CRI Bedford	556.05

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 0128 8304
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

\$

+780+



Transactions

Date	Transaction details	Amount (A\$)
17 Oct	Mbooka Vlg Supa Iga Mirrabooka	8.61
17 Oct	Mcdonalds Mirrabooka2 Mirrabooka	15.65
18 Oct	Hungry Jacks Girrawheen	4.95
18 Oct	Slater Gartrell Sports Midland	49.99
18 Oct	Shaver Shop Morley Morley	59.00
18 Oct	Noorul Islam Society Mirrabooka	20.00
18 Oct	Indian Gourmet Morley Morley	5.32
18 Oct	Sq *Revo Cricket Malag Malaga	113.99
18 Oct	Indian Bazaar B0153 Morley	10.10
18 Oct	Boost Juice L0427 Morley	9.90
18 Oct	Anemos Design Pty Lt Morley	12.00
19 Oct	Coles 0365coles 0365 Alexander Hei	19.20
19 Oct	Sq *lbby's Burgers East Victoria	50.73
20 Oct	Big W 0452 Mirrabooka	49.00
20 Oct	Woolworths 4373 Mirrabooka	35.60
20 Oct	Hungry Jacks Balga	14.85
20 Oct	The Meat Giants Mirrabooka	29.89
20 Oct	Mirrabooka Fresh Pro Mirrabooka	10.00
20 Oct	7-Eleven 3005 Malaga	6.50
21 Oct	Fresh Point Joondanna Joondanna	19.00
21 Oct	Uber* One Sydney	9.99
21 Oct	Sq *Seamer Sports Cent Balcatta	17.00
22 Oct	Shaheen Store Mirrabooka	2.02
22 Oct	The Meat Giants Mirrabooka	27.31
22 Oct	Woolworths 4373 Mirrabooka	3.80
22 Oct	Mirrabooka Fresh Foo Mirrabooka	14.80
22 Oct	BP Koondoola 5583 Koondoola	40.34
23 Oct	Payment Received, Thank You	3,265.97-
23 Oct	Public Transport Autho Perth	60.00
23 Oct	Zlr*Tony Roma's Perth Perth	170.45
24 Oct	Alexander Heights Fre Alexander Hei	6.41
24 Oct	Coles 0365coles 0365 Alexander Hei	11.80
24 Oct	Woolworths 4321 Alexander Hts	3.20
24 Oct	Sq *Bedford Morley CRI Dianella	18.00
24 Oct	Sq *Bedford Morley CRI Bedford	4.04
25 Oct	Costco Wholesale Austr Perth Airport	61.44
25 Oct	Noorul Islam Society Mirrabooka	20.00
25 Oct	Dome Warwick Warwick	37.40



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Transactions

Date	Transaction details	Amount (A\$)
25 Oct	Coles 0314coles 0314 Mirrabooka	16.60
25 Oct	Sq *Revo Cricket Malag Malaga	43.50
25 Oct	Chemist Warehouse Mirr Mirrabooka	15.99
25 Oct	Lams Oriental Superm Girrawheen	5.41
26 Oct	Sq *Lal Qila Restauran Morley	203.00
27 Oct	Shaheen Store Mirrabooka	9.64
27 Oct	Coles 0314coles 0314 Mirrabooka	56.20
27 Oct	Woolworths 4373 Mirrabooka	7.50
27 Oct	Lams Oriental Superm Girrawheen	8.99
28 Oct	Sq *Seamer Sports Cent Balcatta	17.00
28 Oct	Krispy Kreme Hay St Perth	14.95
29 Oct	Zlr*Tokyo Station Sus Perth	11.10
29 Oct	Baskin Robbins Warwick	19.80
30 Oct	Coles 0314coles 0314 Mirrabooka	47.35
30 Oct	Shaheen Store Mirrabooka	37.30
30 Oct	Tcc 140 William St Perth	11.28
31 Oct	Sq *Cafe Pastel Northbridge	31.82
31 Oct	Boost Juice (Mirrabo Mirrabooka	27.60
31 Oct	Big W 0452 Mirrabooka	24.00
01 Nov	Savour Kebabs and Cafe Hillarys	20.00
01 Nov	Noorul Islam Society Mirrabooka	20.00
01 Nov	Hadi Bakery Koondoola	6.50
02 Nov	Sq *Bedford Morley CRI Dianella	7.50
02 Nov	Sq *Bedford Morley CRI Bedford	24.26
03 Nov	Vrbas Halal Butchers Morley	21.55
03 Nov	Mcq Supermarket Warqps Morley	5.81
03 Nov	Dome Hillarys Sorrento	58.25
03 Nov	BP Koondoola 5583 Koondoola	59.86
03 Nov	BP Koondoola 5583 Koondoola	4.20
04 Nov	Patty Whack Burger Sha Perth	33.00
05 Nov	Fresh Point Joondanna Joondanna	32.00
05 Nov	Zlr*Tokyo Station Sus Perth	5.80
06 Nov	Mirrabooka Fresh Pro Mirrabooka	1.99
06 Nov	Coles 0314coles 0314 Mirrabooka	27.30
06 Nov	Aldi Stores - Mirraboo Mirrabooka	5.09
07 Nov	Hungry Jacks Girrawheen	9.70
07 Nov	Kmart 1139kmart 1139 Innaloo	30.00
08 Nov	Noorul Islam Society Mirrabooka	20.00



Transactions

Date	Transaction details	Amount (A\$)
08 Nov	Coles 0378coles 0378 Balcatta	38.00
08 Nov	Watan Market & Grocer Girrawheen	12.00
09 Nov	Smp*Bawarchi Biryani Victoria Park	6.10
09 Nov	The Trustee For Petra Victoria Park	76.91
10 Nov	Watan Market & Grocer Girrawheen	5.00
10 Nov	Optus Stadium Burswood	25.60
10 Nov	Baskin Robbins Warwick	19.80
10 Nov	Tm *Ticketmasterau Melbourne	66.95
10 Nov	Lams Oriental Superm Girrawheen	12.37
10 Nov	Lams Oriental Superm Girrawheen	7.71
11 Nov	Coles 0365coles 0365 Alexander Hei	14.20
11 Nov	Officeworks 0621 Malag M	0.49
11 Nov	Coles 0314coles 0314 Mirrabooka	9.00
11 Nov	Sq *Seamer Sports Cent Balcatta	17.00
11 Nov	Sq *Seamer Sports Cent Balcatta	9.00
11 Nov	Lams Oriental Superm Girrawheen	12.80
12 Nov	Csk 7 Pty Ltd Perth	9.90
12 Nov	Coles 0314coles 0314 Mirrabooka	4.35
12 Nov	BP Koondoola 5583 Koondoola	49.41
13 Nov	A Demirci & C Demirci Alexander Hei	21.00
13 Nov	7 Eleven Balga 3032 Balga	9.00
14 Nov	Coles 0365coles 0365 Alexander Hei	10.80
15 Nov	Uber* Eats Sydney	43.33
15 Nov	Monthly Fee	35.00
	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.



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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 0128 8304

Company name	Last amount (A\$)	Date of last transaction
Uber* One Sydney Nsw	9.99	21 Oct 2024
Adobe Sydney Aus	28.99	17 Oct 2024
Openai *Chatgpt Subscr San Francisco Ca	32.84	16 Oct 2024
Easypark Prahran Aus	0.66	06 Oct 2024
Uber *One Sydney Aus	9.99	21 Sep 2024

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.

Important Notice – Fee changes from 3 February 2025

If you have a Standard Awards, Smart Awards or Ultimate Awards credit card, the following changes will be made to your credit card contract:

Changes	Current	New	Details
Qantas Points Opt-In Fee	\$60 per year	\$90 per year	From 3 February 2025, the Qantas Points ¹ opt-in fee will increase from \$60 per card, per year to \$90 per card, per year and will apply from the anniversary of your next fee.

Please note fees and charges are subject to change. We will notify you of any changes. Please read this along with your Letter of Offer, all other fees and charges remain unchanged. Please keep a copy of this for your records.

Things you should know:

¹Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program available at qantas.com/terms. This is a non-refundable additional fee charged to your card per year when you opt-in to earn Qantas Points and each subsequent year on or about the anniversary of your opt-in for as long as the card remains opted into Qantas Frequent Flyer Direct.

