



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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050

MR S IQBAL
56B HAINSWORTH AVE
GIRRAWHEEN WA 6064

Statement Period 16 Nov 2024 - 16 Dec 2024

Credit limit \$33,000.00

Available credit \$25,828.90

Awards points balance **+409,610**

Opening balance at 16 Nov \$4,014.00

New transactions and charges \$9,672.11

Payments/refunds -\$6,515.01

Closing balance at 16 Dec \$7,171.10

Next statement period 17 Dec 2024 - 15 Jan 2025

Your payment summary

Total amount owing \$7,171.10

Minimum payment \$143.00

Payment due by 30 Dec 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	110 years, 3 months	\$73,648.48
\$371.99	2 years	\$1,756.61, a saving of \$71,891.87

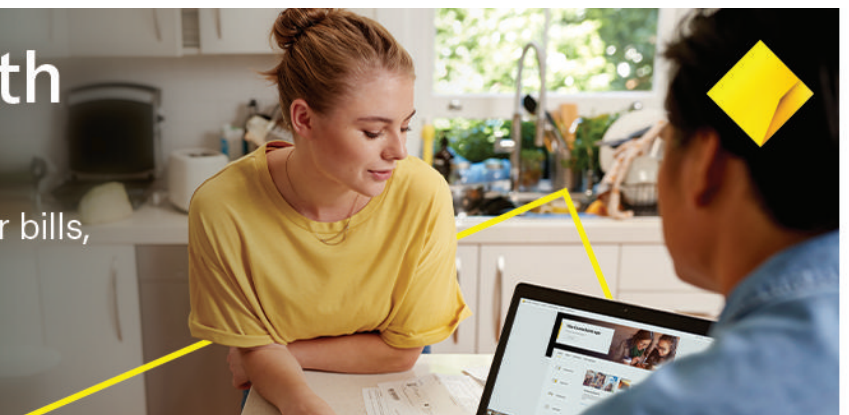
Having trouble making repayments?

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



10657.27546.1.4 ZZ396 1102 SL.CC.S105.D352.O V 03.00.67

Awards points summary

Awards membership number: 1043434230

Opening points balance	+390,641
Points earned	+18,969
International	+11,735
Major supermarkets, department stores, petrol, dining & utilities	+3,318
Everywhere else	+3,928
Spend over \$10K	0
Total points balance	+409,610

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 Nov	The Reject Shop 6651 Mirrabooka	6.00-
16 Nov	Aldi Stores - Mirraboo Mirrabooka	5.51
16 Nov	Mcq Supermarket Warqps Morley	25.09
16 Nov	Smp*Revolution Sports Shenton Park	10.17
16 Nov	The Reject Shop 6651 Mirrabooka	63.75
16 Nov	K Goudis and E Tsocas Morley	13.32
16 Nov	Noorul Islam Society Mirrabooka	20.00
16 Nov	Openai *Chatgpt Subscr San Francisco ##0000 22.00US DOLLAR	34.10
16 Nov	Intl Transaction Fee \$ 1.19 FEE SAVED	0.00
16 Nov	Sq *The Sarapan South Perth	52.00
16 Nov	Kmart 1142kmart 1142 Mirrabooka	39.00
16 Nov	Coles 0314coles 0314 Mirrabooka	31.85
16 Nov	Big W 0452 Mirrabooka	44.20

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\$)
16 Nov	Indian Bazaar B0153 Morley	21.18
16 Nov	Vrbas Halal Butchers Morley	26.95
16 Nov	Lams Oriental Superm Girrawheen	11.44
16 Nov	Myfatora Mpgs Doha ##0000 110.00QATARI RIAL	46.85
16 Nov	Intl Transaction Fee \$ 1.64 FEE SAVED	0.00
17 Nov	Two Kals Pty Ltd Welshpool	27.50
17 Nov	Lams Oriental Superm Girrawheen	7.34
17 Nov	Ikea Perth Innaloo	2,162.00
18 Nov	Adobe Sydney	28.99
18 Nov	Mad Mex Hay Street Qps Perth	21.80
18 Nov	Mad Mex Hay Street Qps Perth	3.90
18 Nov	Sq *Hemingway By Mo Perth	19.00
18 Nov	Woolworths 4321 Alexander Hts	61.28
18 Nov	Sq *Seamer Sports Cent Balcatta	21.50
19 Nov	Chicken Lab Rivervale Rivervale	85.75
19 Nov	Chicken Lab Rivervale Rivervale	1.01
20 Nov	Malindo Mobile (Usd) Petaling Jaya ##0000 2482.20US DOLLAR	3,830.55
20 Nov	Intl Transaction Fee \$ 134.07 FEE SAVED	0.00
21 Nov	Shaheen Store Mirrabooka	9.13
21 Nov	The Meat Giants Mirrabooka	28.59
21 Nov	Mirrabooka Fresh Pro Mirrabooka	13.60
21 Nov	Uber* One Sydney	4.99
21 Nov	Woolworths 4373 Mirrabooka	26.25
22 Nov	Sq *Revo Cricket Malag Malaga	119.10
22 Nov	Taf Morley Morley	260.49
23 Nov	Fresh Point Joondanna Joondanna	85.00
23 Nov	Hungry Jacks Balga	9.70
23 Nov	BP Koondoola 5583 Koondoola	61.89
24 Nov	Shaheen Store Mirrabooka	36.18
24 Nov	Woolworths 4373 Mirrabooka	37.50
24 Nov	Dome Deep Water Point Mount Pleasant	60.85
24 Nov	Mirrabooka Fresh Pro Mirrabooka	1.49
24 Nov	Mirrabooka Fresh Pro Mirrabooka	21.94
25 Nov	Payment Received, Thank You	6,500.00-
25 Nov	Sq *Seamer Sports Cent Balcatta	17.00



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Transactions

Date	Transaction details	Amount (A\$)
25 Nov	Zlr*Tokyo Station Sush Perth	12.50
26 Nov	Chemist Warehouse Perth	3.49
26 Nov	Woolworths 4321 Alexander Hts	26.45
27 Nov	Csk 7 Pty Ltd Perth	9.90
27 Nov	Townofvictoriaparkingf Victoria Park	0.01-
28 Nov	Hungry Jacks Balga	9.70
28 Nov	Coles 0314coles 0314 Mirrabooka	4.50
28 Nov	Shaheen Store Mirrabooka	47.12
28 Nov	Halal Inn Grocery An Gosnells	13.96
28 Nov	Mirrabooka Fresh Pro Mirrabooka	25.73
28 Nov	Shaver Shop Morley Morley	489.00
28 Nov	Big W 0452 Mirrabooka	15.00
28 Nov	Woolworths 4350 Morley	8.00
28 Nov	Woolworths 4373 Mirrabooka	13.45
28 Nov	Sq *Bedford Morley CRI Bedford	1.01
28 Nov	Meat Best Pty Ltd Gosnells	60.84
28 Nov	Meat Best Pty Ltd Gosnells	8.99
29 Nov	Alexander Heights Fre Alexander Hei	17.36
29 Nov	Noorul Islam Society Mirrabooka	20.00
29 Nov	Woolworths 4321 Alexander Hts	14.40
30 Nov	Fresh Point Joondanna Joondanna	8.00
30 Nov	Sq *Bedford Morley CRI Bedford	1.01
30 Nov	Sq *Bedford Morley CRI Bedford	15.16
30 Nov	Sq *Bedford Morley CRI Bedford	15.16
01 Dec	Smp*Haydens Barber Sho Girrawheen	25.41
01 Dec	Coles 0314coles 0314 Mirrabooka	21.95
01 Dec	Woolworths 4373 Mirrabooka	5.75
01 Dec	Bunnings 725000 Malaga	56.20
01 Dec	The Jerky Co Mirrabook Claremont	10.95
01 Dec	Mirrabooka Fresh Pro Mirrabooka	21.21
01 Dec	BP Koondoola 5583 Koondoola	58.11
02 Dec	Mad Mex Hay Street Qps Perth	17.90
02 Dec	Coles 0365coles 0365 Alexander Hei	25.50
02 Dec	Sq *Seamer Sports Cent Balcatta	4.50
02 Dec	Sq *Grab Express On Ha Perth	4.00
02 Dec	Sq *Seamer Sports Cent Balcatta	17.00
04 Dec	Sq *Hemingway By Mo Perth	9.00-
04 Dec	Mad Mex Hay Street Perth	37.80



Transactions

Date	Transaction details	Amount (A\$)
04 Dec	Sq *Hemingway By Mo Perth	28.00
04 Dec	Hungry Jacks Girrawheen	4.95
05 Dec	Mbooka Vlg Supa Iga Mirrabooka	16.59
05 Dec	Shaheen Store Mirrabooka	8.10
05 Dec	Coles 0314coles 0314 Mirrabooka	38.15
05 Dec	Hungry Jacks Mirrabooka	33.80
06 Dec	Noorul Islam Society Mirrabooka	20.00
07 Dec	Vms Corporation Pty Hillarys	18.90
07 Dec	Fresh Point Joondanna Joondanna	91.97
08 Dec	Sq *Bedford Morley CRI Bedford	4.04
08 Dec	Kabul Cafe Beechboro	64.67
08 Dec	Kabul Cafe Beechboro	2.04
08 Dec	Kabul Cafe Beechboro	2.04
09 Dec	Spud Shed Westminster	26.02
09 Dec	Zlr*Tokyo Station Sush Perth	5.80
09 Dec	Bunnings 725000 Malaga	29.96
10 Dec	Patty Whack Burger Sha Perth	13.50
10 Dec	Woolworths 4373 Mirrabooka	113.90
10 Dec	BP Koondoola 5583 Koondoola	39.58
11 Dec	K Goudis and E Tsocas Morley	31.63
11 Dec	Dusk Australasia Pty L Karrinyup	24.49
11 Dec	Woolworths 4350 Morley	45.65
11 Dec	Boost Juice L0427 Morley	9.60
11 Dec	Vrbas Halal Butchers Morley	123.05
11 Dec	Lams Oriental Superm Girrawheen	7.47
12 Dec	Hungry Jacks Balga	9.70
12 Dec	Shaheen Store Mirrabooka	20.30
12 Dec	Woolworths 4373 Mirrabooka	4.90
12 Dec	Vrbas Halal Butchers Morley	12.00
12 Dec	The Reject Shop 6651 Mirrabooka	30.00
13 Dec	Noorul Islam Society Mirrabooka	20.00
13 Dec	Coles 0365coles 0365 Alexander Hei	12.50
13 Dec	Hadi Bakery Koondoola	6.00
14 Dec	Sq *Mr Goz Subiaco	20.32
14 Dec	Sq *Mr Goz Subiaco	4.06
15 Dec	Openai *Chatgpt Subscr San Francisco ##0000 22.00US DOLLAR	34.65
15 Dec	Intl Transaction Fee \$ 1.21 FEE SAVED	0.00



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Transactions

Date	Transaction details	Amount (A\$)
15 Dec	Wilson Parking Per151 Subiaco	3.04
15 Dec	Coles 0338coles 0338 Warwick	34.00
16 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 0128 8304

Company name	Last amount (A\$)	Date of last transaction
Uber* One Sydney Nsw	4.99	21 Nov 2024
Adobe Sydney Aus	28.99	18 Nov 2024
Openai *Chatgpt Subscr San Francisco Ca	34.10	16 Nov 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.

You saved \$138.11
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.



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.

