



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

Page 1 of 10



050

MR S IQBAL
56B HAINSWORTH AVE
GIRRAWHEEN WA 6064

Statement Period 16 Mar 2024 - 16 Apr 2024

Credit limit \$25,000.00

Available credit \$21,964.92

Awards points balance **+298,335**

Opening balance at 16 Mar \$2,425.12

New transactions and charges \$3,038.16

Payments/refunds -\$2,428.20

Closing balance at 16 Apr \$3,035.08

Next statement period 17 Apr 2024 - 16 May 2024

Your payment summary

Total amount owing \$3,035.08

Minimum payment \$60.00

Payment due by 13 May 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	64 years, 5 months	\$25,340.97
\$157.44	2 years	\$743.49, a saving of \$24,597.48

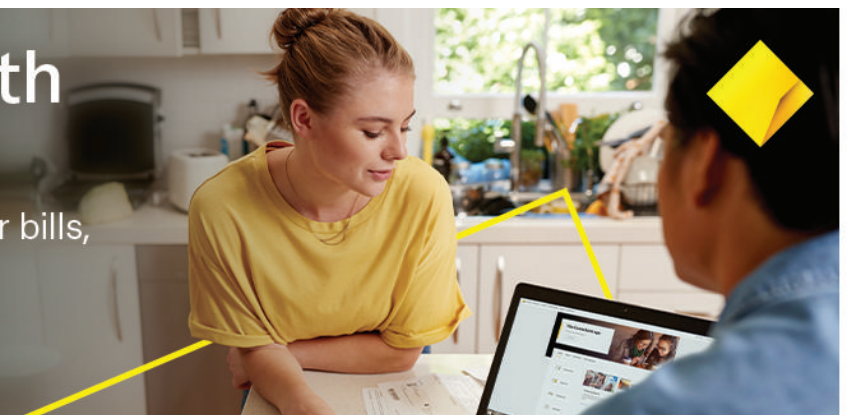
Having trouble making repayments?

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	+293,839
Points earned	+4,496
International	+102
Major supermarkets, department stores, petrol, dining & utilities	+3,276
Everywhere else	+1,118
Spend over \$10K	0
Total points balance	+298,335

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 Mar	Tucker Fresh Nichols Canning Vale	29.40
16 Mar	Beaufort St Chemist Pt Mount Lawley	19.04
16 Mar	The Meat Giants Mirrabooka	17.60
16 Mar	Big W 0452 Mirrabooka	155.00
16 Mar	Woolworths 4373 Mirrabooka	3.70
16 Mar	BP Express 6213 Osborne Park	62.51
17 Mar	Spud Shed Westminster	24.54
17 Mar	Shaheen Store Mirrabooka	1.95
17 Mar	Ghansham Imports Pty Morley	4.70
17 Mar	Watan Market & Grocer Girrawheen	44.01
17 Mar	Coles 0338 Warwick	40.98
17 Mar	Woolworths 4373 Mirrabooka	55.15
17 Mar	Indian Gourmet Morley Morley	31.75
17 Mar	Vrbas Halal Butchers Morley	64.05
17 Mar	Mcq Supermarket Warqps Morley	25.47

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\$)
18 Mar	Spud Shed Westminster	26.13
18 Mar	Lams Oriental Superm Girrawheen	9.06
18 Mar	Mirrabooka Fresh Pro Mirrabooka	12.76
18 Mar	Woolworths 4373 Mirrabooka	22.18
18 Mar	7 Eleven Balga 3032 Balga	5.00
19 Mar	Shaheen Store Mirrabooka	6.90
19 Mar	The Meat Giants Mirrabooka	20.21
19 Mar	Woolworths 4373 Mirrabooka	39.05
21 Mar	Top Mart Cbd East Perth	5.50
22 Mar	Zlr*Morley1 Morley	22.90
22 Mar	Haydens Barber Shop Girrawheen	25.00
22 Mar	Malindo Airways (Aud) Petaling Jaya	223.50
22 Mar	Myer Morley Morley	20.47
22 Mar	Noorul Islam Society Mirrabooka	10.00
23 Mar	Woolworths 4373 Mirrabooka	34.05
23 Mar	The Meat Giants Mirrabooka	17.30
25 Mar	Watan Market & Grocer Girrawheen	20.07
26 Mar	K Goudis and E Tsocas Morley	15.43
26 Mar	Chemist Warehouse Morley	11.99
26 Mar	Hadi Bakery Koondoola	4.50
26 Mar	Mcq Supermarket Warqps Morley	12.14
27 Mar	Nollamara Iga Nollamara	21.96
27 Mar	7 Eleven Balga 3032 Balga	14.50
27 Mar	BP Koondoola 5583 Koondoola	53.35
28 Mar	BPAYn WA Transport Dvs	211.95
28 Mar	Girrawheen Kebab and F Girrawheen	22.50
28 Mar	Microsoft*Store Msbill.Info	109.00
29 Mar	Noorul Islam Society Mirrabooka	20.00
30 Mar	Lams Oriental Superm Girrawheen	3.72
30 Mar	Bunnings 725000 Malaga	77.79
30 Mar	Watan Market & Grocer Girrawheen	24.00
31 Mar	The Meat Giants Mirrabooka	10.86
31 Mar	Mirrabooka Fresh Pro Mirrabooka	25.37
31 Mar	Shaheen Store Mirrabooka	2.02
31 Mar	Woolworths 4373 Mirrabooka	28.90
31 Mar	Coles 0365 Alexander Hei	32.20
31 Mar	Woolworths 4321 Alexander Hts	20.00



2347.101802.5 ZZ396 1102 SL CC.S108.D108.O V 03.00.67



Transactions

Date	Transaction details	Amount (A\$)
31 Mar	Supportpdfiller.Com Brookline ##0000 2.00US DOLLAR	3.08
31 Mar	Intl Transaction Fee \$ 0.11 FEE SAVED	0.00
01 Apr	Priceless Discounts Ah Alexander Hei	1.00
01 Apr	Arya Restuarant Maddington	113.62
02 Apr	Supportpdfiller.Com Brookline ##0000 2.00US DOLLAR	3.08-
03 Apr	Post Alexander Heights Alexander Hei	6.50
03 Apr	Coles 0365 Alexander Hei	27.00
04 Apr	Petra Restaurant Victoria Park	142.10
05 Apr	Payment Received, Thank You	2,425.12-
05 Apr	Cbre Perth	8.00
05 Apr	Tony Romas Perth	96.42
05 Apr	Lams Oriental Superm Girrawheen	4.93
05 Apr	Noorul Islam Society Mirrabooka	20.00
06 Apr	Mirrabooka Fresh Pro Mirrabooka	2.36
06 Apr	Shaheen Store Mirrabooka	2.02
06 Apr	Shaheen Store Mirrabooka	19.29
06 Apr	The Meat Giants Mirrabooka	15.33
07 Apr	Smp*Haydens Barber Sh Girrawheen	40.66
07 Apr	Supa Valu Girrawheen Girrawheen	6.49
07 Apr	Baskin Robbins Warwick	12.80
07 Apr	Lams Oriental Superm Girrawheen	5.18
09 Apr	Salt and Pepper Gril Kensington	70.84
09 Apr	San Churro Northbridge Northbridge	23.16
10 Apr	Officeworks 0621 Malaga	4.15
10 Apr	Uber *Eats Sydney	28.39
11 Apr	Al Hamd Inc. Dianella	10.00
12 Apr	7-Eleven 3004 Perth	2.70
12 Apr	7-Eleven 3081 Perth	4.50
12 Apr	Fitch's Chemists Perth	15.00
12 Apr	Fresh Point Joondanna Joondanna	27.99
13 Apr	Bunnings 725000 Malaga	60.33
13 Apr	Bunnings 725000 Malaga	55.48
13 Apr	Bunnings 725000 Malaga	52.55
13 Apr	Coles 0365 Alexander Hei	25.40
13 Apr	Hadi Bakery Koondoola	6.50
14 Apr	Bunnings 725000 Malaga	1.84



Transactions

Date	Transaction details	Amount (A\$)
14 Apr	Bunnings 725000 Malaga	133.60
14 Apr	Lams Oriental Superm Girrawheen	15.68
14 Apr	BP Koondoola 5583 Koondoola	67.11
14 Apr	7 Eleven Balga 3032 Balga	15.00
15 Apr	Chatgpt Subscription San Francisco ##0000 22.00US DOLLAR	34.05
15 Apr	Intl Transaction Fee \$ 1.19 FEE SAVED	0.00
16 Apr	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.



IMPORTANT NOTICE

Changes to your credit card contract

Effective 1 May 2024, if you hold an Awards, Smart Awards, Ultimate Awards, Gold Awards, Platinum Awards or Diamond Awards credit card, the period comprising your interest free period as set out in the Schedule of credit card particulars, which forms part of your credit card contract, is changing from “up to 55 days” to “up to 44 days.”

Please read this along with the Condition of Use and keep a copy for your records.

Things you should know

This change will mean that for your statement issued in May (and subsequent statements) to benefit from an interest free period, the time in which you must pay your minimum payment or pay your balance in full will be reduced by approximately 11 days.

For Autopay set up, your transaction account will automatically update to the revised payment due date. Please ensure you have sufficient funds in your source account to avoid incurring any penalty fees and charges. If your due date falls on a weekend or national public holiday, your due date will be the next business day.

Changes to the CommBank Credit Card Conditions of Use

Effective 1 May 2024, we are making the following changes to the CommBank Credit Card Conditions of Use dated 8 November 2023. You can access the latest version of your Conditions of Use on the CommBank website.

Page 8 - 9, 2.5 Additional Cardholders.

Delete section 2.5 and replace with the following:

You can ask us to issue a card to another person aged 16 years or over (additional cardholder). An additional cardholder is able to use their card subject to these terms and conditions, in the same way as you can (see 2.1) and you are responsible for their use of their card and your account (see Stopping your additional cardholder from using their card, below).

An additional cardholder can also:

- Select their own PIN.
- Get information about your account, including address, balance and statement details.
- Temporarily stop their card and your card.
- Report their card as lost or stolen, which means we'll cancel your card as well.
- Request refunds of transactions, including yours.

Updating our records to remove your additional cardholder

You or your additional cardholder can ask us to remove your additional cardholder from your account at any time. When we do this, your additional cardholder will no longer be listed in our records as an additional cardholder on your account, and they won't be able to view your account information online.

However, asking us to remove your additional cardholder won't cause your additional cardholder's card to be cancelled or to be deleted from their digital wallet (where applicable). Your additional cardholder will continue to be able to transact on your account using their card, even after we've processed your request for their removal.

Stopping your additional cardholder from using their card

To stop your additional cardholder from transacting on your account using their card, you must ask your additional cardholder to return their card to you and to delete their card from their digital wallet (if applicable). If there is any risk that they may not do this and may continue to transact on your account using their card without your consent, you must ask us to place a stop on your account (see 6.3).

When we place a stop on your account, all cards linked to your account are cancelled (which means that they can no longer be used in person, online or through a digital wallet) and a new card is issued to you only. You remain responsible for all transactions performed by your additional cardholder using their card until we process your request for a stop. Generally, it takes 24 hours for a card to be deleted from a digital wallet.



Page 9, 2.6 Statements and Notices.

Delete paragraph numbered 2 of this section and replace with the following:

“2. Your minimum payment and its due date.

For Awards cards, your minimum payment and its due date is 14 days from the day the statement is issued. If your due date falls on a weekend or national public holiday, your due date will be the next business day. For Business, CommBank Neo and personal non-Awards cards, your minimum payment and its due date is 25 days from the day your statement is issued. If your due date falls on a weekend or national public holiday, your due date will be the next business day.”

Page 26, 5.8 Can I cancel my SurePay instalment plan at any time?

Insert the following paragraph at the end of this section:

“If you change your card type before your SurePay instalment plan ends, your SurePay Instalment plan will continue automatically unless you cancel it. Subject to the terms and conditions of your new card type which apply from the date you switch, you may end up paying off the SurePay instalment plan earlier or have a lower final payment.”

Page 46, 7. Will we tell you in advance if we are going to make a change in the contract?

First bullet point, delete the words “in a newspaper” and replace with “by your credit provider.”

Effective 1 June 2024, we are making further changes to the CommBank Credit Card Conditions of Use dated 8 November 2023. You can access the latest version of your Conditions of Use on the CommBank website.

Page 9, 2.6 Statements and Notices

Delete paragraphs 4, 5 and 6 and replace with the following:

How you'll receive your account statements and notices

We'll give you electronic statements and notices if:

- You have selected an account or service which only offers statements and notices electronically;

- You have given us an email address, mobile phone number or any other electronic address for contacting you; or
- You have not asked us for paper statements (see next section for when and how you can ask us for paper statements).

We'll give you paper statements and notices if:

- You don't have a digital only card such as CommBank Neo and ask us for paper statements and notices. If you don't have a digital only card, you can ask us at any time to give you paper statements and notices by notifying us on NetBank, the CommBank App or calling us on 13 2221; or
- We believe that we are unable to give you statements and notices electronically (for example, because we believe that your email address is no longer valid, you have not registered for NetBank or because our systems do not permit us to do so or are unavailable).

How we give you statements and notices electronically

Where you have given us an email address, mobile phone number or any other electronic address for contacting you, you agree that we can satisfy our obligation to give you a statement or notice under these Conditions of Use, any law or relevant code of conduct, by:

- a) sending the statement or notice to you via email at any email address you have given us for contacting you;
- b) publishing the statement or notice on NetBank and letting you know the statement or notice is there, by sending you:
 - an SMS message to a mobile phone number you have given us for contacting you; or
 - an email to any email address you have given us for contacting you; or
- c) such other means as we agree with you.



How we give you paper statements and notices

We will send paper statements and notices by post to you at your last notified residential address.

Digital only cards

For digital only cards such as CommBank Neo, you must provide us with an electronic address for contacting you and if you do not or if we believe that your electronic address is not valid, we can close your account at any time after giving you reasonable notice.

Changing your address

You can update or change your electronic and postal address at any time by notifying us on NetBank, the CommBank App or calling us on 13 2221.