



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 17 Apr 2024 - 16 May 2024

Credit limit \$25,000.00

Available credit \$20,044.92

Awards points balance **+305,181**

Opening balance at 17 Apr \$3,035.08

New transactions and charges \$4,955.08

Payments/refunds -\$3,035.08

Closing balance at 16 May \$4,955.08

Next statement period 17 May 2024 - 17 Jun 2024

Your payment summary

Total amount owing \$4,955.08

Minimum payment \$99.00

Payment due by 30 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	91 years	\$48,159.56
\$257.04	2 years	\$1,213.77, a saving of \$46,945.79

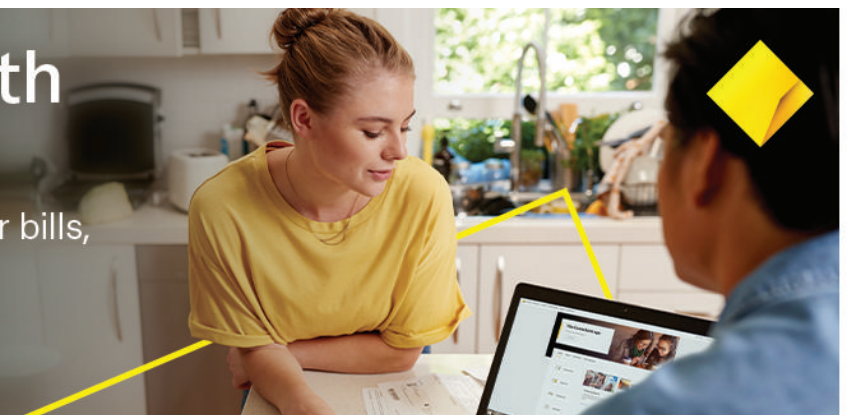
Having trouble making repayments?

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



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Awards points summary

Awards membership number: 1043434230

Opening points balance	+298,335
Points earned	+6,846
International	+648
Major supermarkets, department stores, petrol, dining & utilities	+3,342
Everywhere else	+2,856
Spend over \$10K	0
Total points balance	+305,181

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\$)
17 Apr	Mbooka Vlg Supa Iga Mirrabooka	14.68
17 Apr	Zlr*Morley1 Morley	101.20
17 Apr	Jimsmowingkinross Clarkson	350.00
17 Apr	Adobe Sydney	28.99
17 Apr	Keshav WA Pty Ltd Mirrabooka	51.90
18 Apr	Tony Romas Perth	81.22
18 Apr	Watan Market & Grocer Girrawheen	12.00
18 Apr	7-Eleven 3081 Perth	4.50
19 Apr	Noorul Islam Society Mirrabooka	20.00
19 Apr	Sq *Cafe Pastel Northbridge	31.00
19 Apr	Baby Bunting Joondalup	70.94
20 Apr	Quick Fix Foods Girrawheen	6.70
20 Apr	Coles 0378 Balcatta	32.15
20 Apr	Nrb & Tnb P/L Balcatta	115.54
22 Apr	Shaheen Store Mirrabooka	4.04

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

\$

+ 7 8 0 +



Transactions

Date	Transaction details	Amount (A\$)
22 Apr	Mirrabooka Fresh Foo Mirrabooka	10.20
22 Apr	7-Eleven 3081 Perth	4.50
23 Apr	Woolworths 4389 Perth Airport	17.40
23 Apr	Baskin Robbins Warwick	9.90
23 Apr	E-Form Turkey Fort Lauderdale ##0000 139.00US DOLLAR	216.98
23 Apr	Intl Transaction Fee \$ 7.59 FEE SAVED	0.00
24 Apr	Uber *Eats Sydney	25.68
24 Apr	7 Eleven Balga 3032 Balga	18.00
24 Apr	Coles 0365 Alexander Hei	39.05
25 Apr	Yhava Koffeeworks West Swan	49.33
26 Apr	Sq *Ibby's Burgers East Victoria	39.57
27 Apr	E-Form Turkey Fort Lauderdale ##0000 139.00US DOLLAR	213.88-
27 Apr	Iga Balga Balga	32.90
27 Apr	Oporto Canning Vale Canning Vale	30.90
27 Apr	Smp*Med Halal and Hon Mirrabooka	27.39
27 Apr	Mbooka Vlg Supa Iga Mirrabooka	10.85
27 Apr	BP Express 6213 Osborne Park	65.50
28 Apr	Coles 0333 Yangebup	40.60
28 Apr	Mcdonalds Dt 1489 Mirrabooka	8.45
28 Apr	Iga Balga Balga	33.90
28 Apr	Zlr*Morley1 Morley	65.70
29 Apr	Hungry Jacks Girrawheen	1.00
29 Apr	Mcdonalds Dt 1437 Girrawheen	5.10
30 Apr	Amcal Pharmacy Perth	9.99
30 Apr	Patty Whack Burger Sha Perth	18.50
30 Apr	Sq *Cafe Pastel Northbridge	11.00
30 Apr	Big W 0452 Mirrabooka	13.00
30 Apr	Vrbas Halal Butchers Morley	32.40
30 Apr	Coles 0365 Alexander Hei	6.10
30 Apr	BP Koondoola 5583 Koondoola	30.13
30 Apr	Supportpdfiller.Com Brookline ##0000 105.60US DOLLAR	162.01
30 Apr	Intl Transaction Fee \$ 5.67 FEE SAVED	0.00
02 May	Lams Oriental Superm Girrawheen	19.81
02 May	Watan Market & Grocer Girrawheen	17.20
02 May	Coles 0365 Alexander Hei	7.00



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Transactions

Date	Transaction details	Amount (A\$)
03 May	Sq *Cafe Pastel Northbridge	21.00
03 May	Noorul Islam Society Mirrabooka	20.00
03 May	Coles 0365 Alexander Hei	30.90
05 May	Sp Tcs Sentiments London ##0000 3200.00PAKISTAN RUPEE	17.60
05 May	Intnl Transaction Fee \$ 0.62 FEE SAVED	0.00
05 May	Myer Morley Morley	85.00
06 May	Express Online Trainin 61282590320	60.77
06 May	Jhnys-Kbb-Brgr--Grll-V Perth	17.25
06 May	Sq *Driphouse Perth	5.50
06 May	Sinatras Pizza East Victoria	18.23
07 May	Malindo Airways (Aud) Petaling Jaya	6.38
07 May	Malindo Airways (Aud) Petaling Jaya	14.99
07 May	Malindo Airways (Aud) Petaling Jaya	175.65
07 May	Bunnings 725000 Malaga	96.95
07 May	Kmart 1142 Mirrabooka	22.00
07 May	BP Koondoola 5583 Koondoola	52.37
08 May	Payment Received, Thank You	2,821.20-
08 May	Uber *Eats Sydney	28.89
08 May	BP Sorrento 6512 Sorrento	15.00
09 May	Csk 7 Pty Ltd Perth	9.90
09 May	Hokkaido Cheese Tart Perth	15.04
09 May	Patty Whack Burger Sha Perth	23.50
10 May	Noorul Islam Society Mirrabooka	20.00
10 May	Mbooka Vlg Supa Iga Mirrabooka	27.36
11 May	United Bibra Lake Bibra Lake	5.50
11 May	Smp*Haydens Barber Sh Girrawheen	25.41
12 May	Quick Fix Foods Girrawheen	6.70
12 May	Watan Market & Grocer Girrawheen	13.85
12 May	Shaheen Store Mirrabooka	27.19
12 May	Mirrabooka Fresh Pro Mirrabooka	1.99
12 May	Woolworths 4373 Mirrabooka	36.93
12 May	Spud Shed Westminster	59.87
13 May	Perth Airport Pty Ltd Perth Airport	8.04
13 May	Shaheen Store Mirrabooka	28.65
13 May	Woolworths 4373 Mirrabooka	41.95
13 May	Vrbas Halal Butchers Morley	18.00
13 May	Mcq Supermarket Ware Morley	44.60

Transactions

Date	Transaction details	Amount (A\$)
13 May	Mirrabooka Fresh Foo Mirrabooka	10.20
14 May	Shaheen Store Mirrabooka	17.55
14 May	Shaheen Store Mirrabooka	2.84
14 May	Woolworths 4373 Mirrabooka	16.38
14 May	BP Koondoola 5583 Koondoola	40.83
15 May	Milcom Institute Melbourne	1,650.00
15 May	Openai *Chatgpt Subscr San Francisco ##0000 22.00US DOLLAR	33.44
15 May	Intl Transaction Fee \$ 1.17 FEE SAVED	0.00
15 May	Yhava Koffeeworks West Swan	18.90
15 May	Brown Spoon VIC Park Victoria Park	18.08
15 May	Big W 0452 Mirrabooka	39.00
16 May	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
Adobe Sydney Aus	28.99	17 Apr 2024
Chatgpt Subscription San Francisco Ca	34.05	15 Apr 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 \$15.05
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.



IMPORTANT NOTICE

Changes to the CommBank Credit Card Conditions of Use

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

Page 10, 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.