



Name: [REDACTED]

Address: [REDACTED]

Account Number: [REDACTED]

From Date: 01 Jul 2020

To Date: 31 Jul 2020

## Transaction Details

Date	Transaction Description	Debit/Cheque	Credit/Deposit	Balance
8 Jul 2020	Opening Balance			\$6750.96
8 Jul 2020	CARD 5330 SPORTZONE HEALTH LIMWhangarei	\$18.50		\$6639.46
20 Jul 2020	FC12-3099-0570858-00 YWCA	\$20.00		\$6619.46
24 Jul 2020	FN TRANSFER TO 12-3077-0803366-50	\$8.00		\$6611.46
31 Jul 2020	Closing date		Closing Balance	\$6704.46
			Account Balance	\$6704.46
			Available Balance	\$6704.46

\* The exchange rate selected by Visa from a range of available wholesale rates or, if applicable, the government mandated rate to convert currency on the overseas cash withdrawal or other overseas transaction.

\*\* The Offshore Service Margin is 1.10% for a FastCash overseas withdrawal and 2.10% for a Visa Debit overseas transaction.

\*\*\* The Retail Exchange Margin of 0.70% charged on cash withdrawals made using a Commonwealth Bank of Australia ATM.

(Note the Retail Exchange Margin only applies to cash withdrawals made prior to 30 October 2012.)

The Unarranged Overdraft interest rate is 22.5% per annum. The interest rate is less than the Finance Rate within the meaning of the Credit Contracts Act 1981(if applicable). Interest Rates are subject to change.

*Transactions processed outside normal business hours may not appear on your Statement until the next business day, although they will appear immediately on your available balance.*