Commonwealth Bank

Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and
Australian credit licence 234945

Your Statement

Low Rate Mastercard® Credit Card

5353 1614 0561 2781

019

MRS SARAH J GODFREY
17 70 MADIGAN ST
HACKETT ACT 2602

Statement Period	6 Sep 2025 - 7 Oct 2025
Credit limit	$4,500.00
Available credit	$67.64

Opening balance at 6 Sep	$4,461.94
New transactions and charges	$60.42
Payments/refunds	-$90.00
Closing balance at 7 Oct	$4,432.36
Next statement period	8 Oct 2025 - 6 Nov 2025

Your payment summary

Total amount owing	**$4,432.36**
Minimum payment	**$88.00**
Payment due by	**3 Nov 2025**

To minimise interest, pay the total amount owing, or as much as you can, by the payment due date.

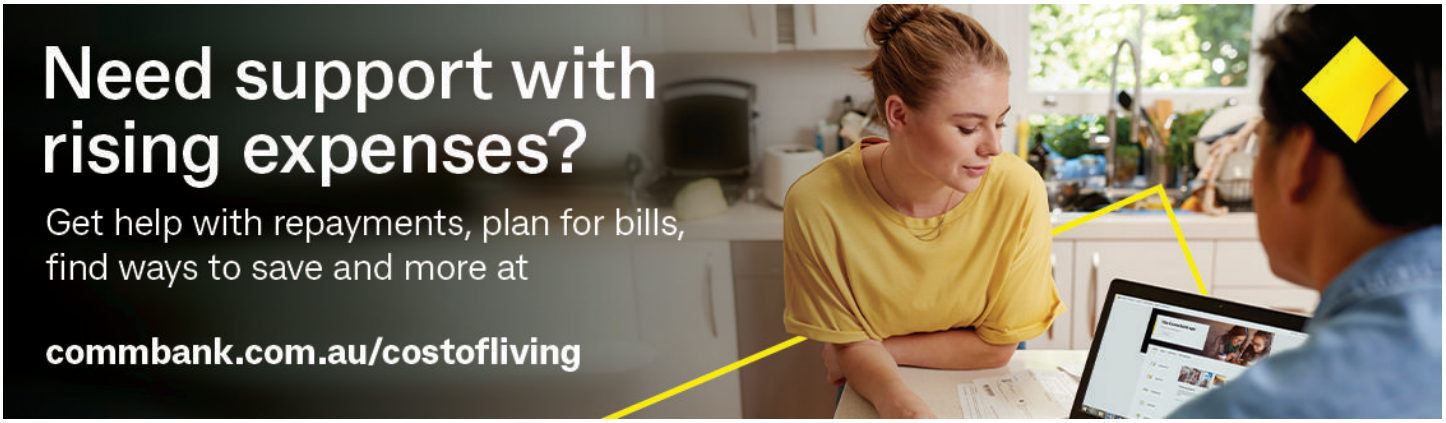
Pay at least the minimum by the due date to avoid a late fee and continue using your card.

14613.47799.1.2 ZZ396 1102 SL.CC.S107.D281.O V 03.00.68

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	85 years	$41,994.07
$229.92	2 years	$1,085.75, a saving of $40,908.32

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.



Transactions

Date	Transaction Details		Amount (A$)
29 Sep	Payment Received, Thank You		90.00-
07 Oct	Monthly Fee		6.00
	Interest charged on purchases	Purchase Rate 13.990%p.a.	54.42
	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.

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 5353 1614 0561 2781

Company name	Last amount (A$)	Date of last transaction
Paypal	1.49	26 Aug 2025
Transportmainrds Brisbane	60.10	23 Mar 2025

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.

14613.47799.1.2 ZZ396 1102 SL.CC.S107.D281.O V 03.00.68

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: 5353 1614 0561 2781

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)

MRS SARAH J GODFREY

Amount Paid

$

5353161405612781

+780+

IMPORTANT NOTICE TO CUSTOMERS

Effective 1st of December 2025, the CommBank Credit Card Conditions of Use dated 1 June 2024 are amended as follows:

Page 1, Cover Page. Delete the sentence "*For all CommBank Personal and Business Credit Cards.*"

Page 2, Insert the following paragraphs before the section "**Where to find out more**":

"CommBank offers a variety of different credit cards. These Conditions of Use do not apply to all CommBank credit cards – they apply only to the following CommBank credit cards:

Personal

- *Awards*
- *Smart Awards*
- *Ultimate Awards*
- *Gold, Platinum, and Diamond Awards (no longer available for sale)*
- *Low Fee*
- *Low Fee Gold (no longer available for sale)*
- *Low Rate*
- *Low Rate Gold (no longer available for sale)*
- *CommBank Essentials (no longer available for sale)*
- *CommBank Neo*

Business

- *Business Awards*
- *Business Platinum Awards*
- *Business Gold Awards (no longer available for sale)*
- *Business Low Rate*
- *Business Interest-Free Days*
- *CommBank Neo Business (no longer available for sale)"*

Page 2, Where to find out more. Delete the sentence "*This includes details of what your PIN and password security requirements are under the ePayments Code."*

Page 4, 1. Your contract with us. Under the heading **"What to expect from us – codes of practice"** and after the words "*We also follow ASIC's ePayments Code"* insert the words *"to the extent to which it applies. It does not apply to business credit cards."*

Page 5, 2. Using your card and managing your account. Under the heading "**Mobile Phone**" second bullet point, insert the words "*using a supported Digital Wallet (e.g. Apple Pay, Google Pay or CommBank Tap & Pay)"* after the words "*Tap & Pay*".

Page 9, 2.5. Additional cardholders. Second bullet point of second paragraph: delete the words "*address*" and "*and statement details*".

Page 10, 2.6. Statements and notices paragraph 2(i), first sentence:

- insert the word "*personal*" after the word "*For*" and before the word "*Awards;*" and
- delete the words *"day the statement is issued*" and replace with the words *"last date of your statement period."*

Page 10, 2.6. Statements and notices, paragraph 2(ii), first sentence: delete the words "*day the statement is issued*" and replace with the words *"last date of your statement period."*

Page 12, 2.6 Statements and Notices. Under the heading **"***How we give you statements and notices electronically,"* delete paragraph b and replace with "*b. publishing the statement or notice on NetBank or in the CommBank App, and letting you know the statement is there by, sending you:"*

Page 13, 2.7 What you have to pay: delete third paragraph and replace entire with "*If you have a business credit card other than an Awards card or CommBank Neo Business card:"*

Page 15, 2.9 Ways to manage your account. Delete and replace first paragraph with: *"You can reduce your credit limit, or ask us to close your account (that is, terminate your credit contract), using NetBank, the CommBank app, by calling us or by visiting any CommBank branch. If you're reducing your limit, you'll need to ensure your total balance does not exceed your new requested limit."*

Page 16, 3.2 How to get an interest-free period on purchases, 3.2.1 (Applies to all CommBank credit cards except for Business Interest-Free Days cards): Delete second and third paragraphs and replace with:

"***Purchases made during the current statement period up to and including the due date***

You will not incur interest charges on purchases made during the current statement period, including up to the due date, if the full closing balance shown on your previous statement was paid by its due date.

The interest-free period applies:

- *Until the due date shown in the current statement period; and*
- *If the full closing balance of the previous statement is paid by that due date, the interest-free period will extend until the due date of the next statement period."*

Page 20, 3.5. Balance Transfers. Delete this section.

Page 21-22, 4.1. Tell us straight away (see contact details on back page). Final paragraph: Insert the words "*where it applies*" after the words "*We comply with the ePayments Code."*

Page 22, Insert new section heading ***"4.2 Getting a refund on unauthorised transactions",*** before the words ***"When you'll get a refund."***

Page 22, When you'll get a refund. Delete fourth bullet point under that heading and replace with "*The cause of the loss is a forged, faulty, expired or cancelled card, device, PIN, password or identifier.*"

Page 22, When you'll get a refund. Delete and replace sixth bullet point under that heading with *"The loss results from a transaction performed using a card other than a business credit card and which did not require a PIN, password or other code (unless you or a user didn't promptly tell us that a device was lost or stolen or that the security of the PIN, password or other code had been compromised)."*

Page 22, When you'll get a refund. Amend eight bullet point by deleting the word "*otherwise*" and replacing with "*applies and*".

Page 22, When you'll get a refund. Insert new bullet point at end of this section as follows: *"The loss results from a transaction performed using a business credit card and the transaction, or the establishment or use of the business credit card (or any digital wallet used) did not require a PIN, password or other code or any form of biometric authentication (unless you or a user didn't promptly tell us that a device was lost or stolen or that the security of the PIN, password or other code or form of biometric authentication had been compromised)."*

Page 23, When you won't get a refund. Add the following words to the end of the second bullet *"(where it applies) or any other such obligations notified by us to you (where the ePayments Code does not apply)."*

Page 23, When you won't get a refund. Add bullet point to the third paragraph: "*Doesn't promptly tell us that their card or device was lost or stolen or that someone else may know their PIN or password (you'll be liable for transactions after you or the user should have told us)."*

Page 23, When you won't get a refund. In the final paragraph in this section, insert the words "*where applicable*" after the words "*ePayments Code*".

Page 23, When you won't get a refund. Insert new paragraph after final paragraph in this section, as follows: *"For any transaction performed using a*

14613.47800.2.2 ZZ396 1102 SL.CC.S107.D281.O V

business credit card (regardless of whether any other facility may have also been used), we shall not be liable for any delay or failure in the performance of our facilities to the extent caused by any event or circumstance outside our reasonable control and we are not liable to you for any direct or consequential losses which arise from disruptions to our systems or processes in these circumstances except to the extent caused by our negligence, fraud or wilful misconduct or that of our agents."

Page 25, 5.1 What's a SurePay instalment plan? Delete and replace paragraph 1 with *"This is an option to help you repay a credit card purchase or all or part of your credit card balance, by arranging for you to pay through monthly instalments. SurePay plans are not available on CommBank Neo cards, non-Awards business credit cards and Corporate cards. For more information on SurePay instalment plans, visit commbank.com.au/surepay."*

Page 25, 5.1 What's a SurePay instalment plan? Delete and replace paragraph 3 with "*From the SurePay instalment plans on offer, you choose the purchase or other amount you want to pay off, and by when you want to have it paid off, and we'll then set up a SurePay instalment plan to help you do that."*

Page 25, 5.1 What's a SurePay instalment plan? Remove word "*balances*" from the final paragraph in this section.

Page 27, 5.4 Are there any limits on putting amounts into a SurePay instalment plan? Delete and replace first paragraph with "*A minimum instalment amount may apply to any SurePay instalment plan which we will show you when you apply to set up a SurePay instalment plan. Purchase plans are only applicable to posted transactions made in the last 14 days."*

Page 27, 5.4 Are there any limits on putting amounts into a SurePay instalment plan? Replace second paragraph with "*SurePay instalment plans are not available on CommBank Neo cards, non-Awards Business cards or Corporate cards."*

Page 27, 5.4 Are there any limits on putting amounts into a SurePay instalment plan? Amend third paragraph by adding the following sentence to the end: "*The instalment plan amount including the setup fee, if applicable, cannot exceed your card balance or limit."*

Page 27, 5.4 Are there any limits on putting amounts into a SurePay instalment plan? After the third paragraph insert new paragraph as follows: "*At any given time, you can have up to 50 active SurePay instalment plans on your card."*

Page 29, 5.7 What interest will I pay on the SurePay instalment plan? Before the final sentence of the second paragraph, insert the following sentence: *"The interest rate on your instalment plan may also be higher than the interest rate on your existing credit card if the interest rate is changed by us. When your interest rate changes you will be notified of the change (see clause 7)."*

Page 29, 5.8 Can I cancel my SurePay instalment plan at any time? Delete and replace second sentence in the second paragraph as follows: *"This means that interest will accrue on the transferred balance from the cancellation date at the purchase (or cash advance) rate, which may have changed since you first set up your SurePay plan."*

Page 31, 5.10 What happens if I miss all or part of a SurePay instalment payment?

Delete and replace first sentence in the first paragraph with the following: *"If you fail to pay a SurePay instalment payment that appears on a monthly statement of account in a statement period on or before the last day of the next statement period shown on that monthly statement of account, any unpaid amount will be transferred to your purchase balance (or your cash advances balance if the SurePay instalment plan was a cash advance plan)."*
Delete and replace second sentence in the first paragraph with the following: *"It will then accrue interest at the purchase (or cash advance) rate, which may have changed since you first set up your SurePay plan, from the date of the transfer."*

Delete and replace second sentence in the second paragraph with the following: *"Any remaining SurePay instalment balance and any interest on the cancelled plan will be transferred to your purchases balance (or cash advance balance if the SurePay instalment plan was a cash advance plan) and will be payable at the card purchase interest rate (or cash advance interest rate for cash advance plans), which may have changed since you first set up your SurePay plan (see 3.3)."*

Page 34, What happens next? Delete second bullet point from the word "*OR*".

Page 41, Insert new section 8 as follows:

"**8. Making adjustments**"

We will use best endeavours to ensure that our systems and processes calculate and apply fees, interest, reductions, benefits or other amounts or features as described in your contract with us. However sometimes errors do occur, for example due to:

a. *the limitations of our systems and processes*
b. *the operation of manual processes*
c. *changes to our systems and processes*
d. *things that are beyond our knowledge or reasonable control.*

Where that happens, without limiting any rights you may have relating to the error, we may (as appropriate) within a reasonable timeframe at a later time but as soon as practicable after the error has been identified:

a. *make adjustments to put you in the same position as if we had applied the correct amount or made the correct calculation initially;*
b. *provide that reduction, benefit or feature to you, and make adjustments to put you in the same position as if we had provided the reduction, benefit or feature as described;*
c. *take the action required, and make adjustments as necessary to put you in the same position as if we had taken the action as described.*

Page 42, 8. Meaning of words used in this document: Replace the number 8 with the number 9.

Page 42-43, 8. Meaning of words used in this document. Insert new definition term and meaning of "*Biometric Authentication*" as follows: "*The use of an individual's biometric characteristic approved in writing by us to verify the individual's identity as a user."*

Page 42-43, 8. Meaning of words used in this document. Delete the definition of "*business card*" and replace with the new term: "*business credit card"* and insert the following meaning to *"A credit card we have designed primarily for use by a business and that you have established primarily for business purposes."*

Page 42-43, 8. Meaning of words used in this document. Insert new definition of the term "*business liability credit card*" and insert meaning of that term as follows: *"A credit card facility issued to a corporate or business entity where the business facility document or facility agreement provides for corporate, rather than personal cardholder, liability and that is governed by the Current Terms and Conditions for Business Finance."*

Page 42-43, 8. Meaning of words used in this document. Insert new definition of the term *"current monthly instalment"* and insert new meaning for that term as follows: *"In connection with your SurePay instalment plan, the amount described as the "Total monthly instalment/s" on the latest monthly statement of account issued to you."*

Page 49-50, 10. Information Statement. Delete third paragraph (starting: "*We will use best endeavours*" and including sub-paragraphs a to d) and fourth paragraph (starting: "*Where that happens*" and including sub-paragraphs e to g).

Throughout terms and conditions: update numbering as required.

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