Commonwealth Bank

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

Your Statement

Statement 5	Page 1 of 3
Account number	470134476
Statement period	1 Jan 2026 - 30 Jun 2026
Required Repayments	$265.00 per week
Interest rate	20.490% per annum
Loan balance	$39,342.08 DR
Enquiries	13 14 31

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2062
MR CHRISTOPHER JAMES DE-VREEDE
4 DODD DR
EMERALD QLD 4720

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Fixed Rate Personal Loan Summary

Loan snapshot	**Opening balance 1 January 2026**	**$41,697.89 DR**
	Bank fees	+ $90.00
	Interest	+ $4,179.19
	Repayments/payments	- $6,625.00
	Other (eg reversals, adjustments)	$0.00
	Closing balance 30 June 2026	**$39,342.08 DR**
Remaining loan term	Based on repayments of $265.00 per week your remaining loan term is 4 years 6 months.	
Interest	Total interest paid this financial year	+$8,635.71

Your statement: Please check this statement and report any discrepancies to us as soon as possible by calling 13 1431. Please retain this statement for your records.

How to use NetBank to transact on your personal loan: You can use **NetBank** to obtain your account balance, view transactions as far back as two years, make payments from another Commonwealth Bank account, and redraw special repayments on your personal loan (variable rate loans only, conditions and fees apply). Visit **netbank.com.au** for details.

Making repayments: We offer you a number of ways to make your repayments to suit your individual circumstances.

Direct Debit: Automatically make repayments each week, fortnight or month by setting up a direct debit from your cheque or savings account.

NetBank: You can arrange automated repayments online using **NetBank**.

Telephone Banking: For more details or to set up a password to use this service, please call 13 2221.

BPAY®: Use **Biller Code 55566** and your personal loan number.

Borrower

CHRISTOPHER DE-VREEDE

Fixed Rate Personal Loan Transactions - Account number 470134476

Date	Transaction description	Debits	Credits	Balance
	Interest rate as of 01/01/26 - 20.490% per annum			
01 Jan	Opening balance			$41,697.89 DR
07 Jan	Repayment/Payment		265.00	$41,432.89 DR
12 Jan	Interest charged	730.26		$42,163.15 DR
12 Jan	Fee for servicing your loan	15.00		$42,178.15 DR
14 Jan	Repayment/Payment		265.00	$41,913.15 DR
21 Jan	Repayment/Payment		265.00	$41,648.15 DR
28 Jan	Repayment/Payment		265.00	$41,383.15 DR
04 Feb	Repayment/Payment		265.00	$41,118.15 DR
11 Feb	Repayment/Payment		265.00	$40,853.15 DR
12 Feb	Interest charged	722.85		$41,576.00 DR
12 Feb	Fee for servicing your loan	15.00		$41,591.00 DR
18 Feb	Repayment/Payment		265.00	$41,326.00 DR
25 Feb	Repayment/Payment		265.00	$41,061.00 DR
04 Mar	Repayment/Payment		265.00	$40,796.00 DR
11 Mar	Repayment/Payment		265.00	$40,531.00 DR
12 Mar	Interest charged	646.90		$41,177.90 DR
12 Mar	Fee for servicing your loan	15.00		$41,192.90 DR
18 Mar	Repayment/Payment		265.00	$40,927.90 DR
25 Mar	Repayment/Payment		265.00	$40,662.90 DR
01 Apr	Repayment/Payment		265.00	$40,397.90 DR
08 Apr	Repayment/Payment		265.00	$40,132.90 DR
12 Apr	Interest charged	708.23		$40,841.13 DR
12 Apr	Fee for servicing your loan	15.00		$40,856.13 DR
15 Apr	Repayment/Payment		265.00	$40,591.13 DR
22 Apr	Repayment/Payment		265.00	$40,326.13 DR
29 Apr	Repayment/Payment		265.00	$40,061.13 DR
06 May	Repayment/Payment		265.00	$39,796.13 DR
12 May	Interest charged	678.24		$40,474.37 DR
12 May	Fee for servicing your loan	15.00		$40,489.37 DR

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Fixed Rate Personal Loan Transactions - Account number 470134476

Date	Transaction description	Debits	Credits	Balance
13 May	Repayment/Payment		265.00	$40,224.37 DR
20 May	Repayment/Payment		265.00	$39,959.37 DR
27 May	Repayment/Payment		265.00	$39,694.37 DR
03 Jun	Repayment/Payment		265.00	$39,429.37 DR
10 Jun	Repayment/Payment		265.00	$39,164.37 DR
12 Jun	Interest charged	692.71		$39,857.08 DR
12 Jun	Fee for servicing your loan	15.00		$39,872.08 DR
17 Jun	Repayment/Payment		265.00	$39,607.08 DR
24 Jun	Repayment/Payment		265.00	$39,342.08 DR
30 Jun	Closing balance			$39,342.08 DR

Important Safety Notice: Keeping Your Passcodes Safe

This message is a reminder on how to keep your passcodes safe.

Passcodes includes passwords, PINs, SMS codes and authentication tokens used to gain access to your internet, phone and mobile banking or to approve a transaction.

- Do not share a passcode with anyone, including family members, friends or anyone who claims they are from the bank.
- Unless you make a reasonable attempt to disguise a passcode or prevent unauthorised access to it, do not keep a record of a passcode on a device, or on anything you carry with your device, or on anything that could be lost or stolen.
- Do not select a passcode that represents your date of birth, your contact number, or is a recognisable part of your name, or otherwise forms a pattern or can be easily guessed.
- Do not act with extreme carelessness - always take extra care and caution to protect the security of your passcodes.

For further guidance on how to keep your passcodes safe, visit the *Electronic Banking Terms and Conditions* (available at **commbank.com.au**).

Remember, you may be liable for any loss that you contributed to by not keeping a passcode safe. Liability for losses is determined under the ePayments Code and not these guidelines.

For information on disputing transactions, visit:
commbank.com.au/support/disputing-a-transaction.html

Contact us immediately on 13 2221 if you've noticed any suspicious activity on your account or if you need to report a lost or stolen card.

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