



**SW ICAC  
EXHIBIT**



MR J L SALVESTRO-MARTIN  
PO BOX 4104  
DENISTONE EAST NSW 2112

**Enquiries**

Credit Card 13 2221  
(24 hours a day, 7 days a week)

Commonwealth Awards 13 1661  
(8am to 8pm Mon-Fri)

**Diamond Awards Card**

Opening balance	\$34,263.77
New charges	\$6,096.15
Payments/Refunds	- \$11,000.00

**Payment due date**

11 September 2012

**Minimum payment**

\$587.00

**Closing balance**

\$29,359.92

**Commonwealth Awards 1889366803**

Opening points balance	107,660
Total points earned	6,928
Total bonus points earned	0

**Total points balance**

114,588

**Summary**

**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** You will pay off the Closing Balance And you will end up paying estimated using this card and each month you shown on this statement in about... total interest charges of... pay...

Only the minimum payment	144 years 7 months	\$249,459.39
\$1,515.75	2 years	\$7,018.20, a saving of \$242,441.19

**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.

**Payment Options**



[www.commbank.com.au](http://www.commbank.com.au)  
Pay your credit card using NetBank, 24 hours a day, 7 days a week.



Call 13 2221 to pay by transferring funds from your other Commonwealth Bank account(s).

MR J L SALVESTRO-MARTIN  
ACCOUNT NUMBER .



BPAY®  
Biller code: 1818  
Reference number:

5523 5052 7205 7857



003-037 010611

1241124113  
ZZ3961102  
CH.LC.S221.D232.L.V01.00.06

**MasterCard® transactions**

Credit limit \$47,000 Available credit \$17,640

Date	Transaction details	Amount (A\$)
20 Jul	Roam Express 137626 Sydney AUS 5516000JRA8VAKA5R	2.75
20 Jul	Payment Received, Thank You AUS 7535310JU0M4UB1ZZ	3,000.00-
20 Jul	Parklands Apartments Dickson AUS 5516000JTA919NKL8	170.00
23 Jul	The Weekly Times Ryde AUS 8535310JYU89G3QDU	1,466.95
20 Jul	Springs Management Sho Nowra NSW 5543048JX32P0DP7N	155.00
22 Jul	Hertz Australia P/L South Melbour AUS 5516000JXA8VEE7BX	180.36
23 Jul	Roam Express 137626 Sydney AUS 5516000JXA8VL8J93	3.68
24 Jul	Roam Express 137626 Sydney AUS 5516000JYA8VAKKGD	2.75
24 Jul	Roam Express 137626 Sydney AUS 5516000JYA8VAKLH5	13.62
25 Jul	Parklands Apartments Dickson AUS 5516000K0A919TZ5K	340.00
27 Jul	The Print Team North Parrama NSW 8531350K11FWD35FR	1,083.50
30 Jul	Tpg Internet Pty Ltd North Ryde NSW 5543048K42YUPRRQ0	14.99
28 Jul	Hertz Australia P/L South Melbour AUS 5516000K4A8VE6EBF	328.28
3 Aug	Roam Express 137626 Sydney AUS 5516000K8A8VB1X3L	2.75
3 Aug	Tpg Internet Pty Ltd North Ryde NSW 5543048K830VZ3MTW	49.99
6 Aug	Payment Received, Thank You AUS 7535310KB0M4UEL81	2,000.00-
5 Aug	Hertz Australia P/L South Melbour AUS 5516000KBA8VE67EV	107.64
3 Aug	Parklands Apartments Dickson AUS 5516000KBA91K49N7	170.00
8 Aug	The Print Team North Parrama NSW 8531350KD0XKRVVQ8	1,100.00

Transactions



X

# NSW ICAC EXHIBIT

Page number Page 3 of 4  
 Statement begins 20 Jul 2012  
 Statement ends 17 Aug 2012  
 Account number

## MasterCard® transactions continued

Date	Transaction details	Amount (A\$)
8 Aug	Roam Express 137626 Sydney AUS 5516000KDA8VAK3W0	3.68
11 Aug	Hertz Australia P/L South Melbour AUS 5516000KJA8VE70XB	161.44
15 Aug	Tpg Internet Pty Ltd North Ryde NSW 5543048KL33JW8JFR	14.99
14 Aug	Parklands Apartments Dickson AUS 5516000KLA919ZPA2	170.00
17 Aug	Payment Received, Thank You AUS 7535310KN0M4UAE8Z	6,000.00-
	Interest charged on purchases Purchase Rate 20.490% Daily Rate 0.05614%	553.78
	Interest charged on cash advances Cash Advance Rate 21.490% Daily Rate 0.05888%	0.00

## Commonwealth Awards transactions

Member since 2003


	Points
MasterCard earned reward points	6,928
<b>Total reward points earned this period</b>	<b>6,928</b>
MasterCard earned bonus points	0
<b>Total bonus points earned this period</b>	<b>0</b>

Transactions

**Commonwealth Awards transactions continued**

---

**Reward yourself in 3 easy steps:**

1. Visit [netbank.com.au](http://netbank.com.au). If you're not registered for NetBank, simply sign up at [netbank.com.au](http://netbank.com.au).
2. Click on the Awards icon  next to your credit card details.
3. Start browsing and redeeming.

If you have any questions about the Commonwealth Awards details on this statement, please write to us within three months and enclose a copy of your statement (do not send the original). Please write to Commonwealth Awards, GPO Box 2674, Sydney NSW 2001.

\*\*\*\*\*

\*Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance. This may overstate the actual repayments necessary to pay off the balance in 2 years and the interest amounts that you would end up paying.



Transactions

# NSW ICAC EXHIBIT

## Important changes to your Credit Card Contract:

### When we debit your annual fee

If you are an existing customer, your annual fee (if applicable) will still appear on the same statement each year as it has in the past but will be charged later in the statement period.

If you are a new customer who activates or first uses their card from 1 Aug 2012 to 30 Sept 2012, your annual fee (if applicable) will be charged:

- between 1 Oct and 30 Nov 2012; and
- on or about the anniversary of the date the first annual fee is charged.

If you are a new customer who activates or first uses their card on or from 1 Oct 2012, your annual fee (if applicable) will be charged:

- in the statement period of the first statement issued following activation; and
- on or about the anniversary of the date the first annual fee is charged.

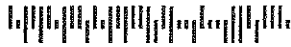
If you are an existing customer with an applicable annual fee waiver, your annual fee (if applicable) will be charged:

- in the first statement period after the waiver has expired; and
- on or about the anniversary of the date the first annual fee is charged.

### Changes to International Transaction Fees and cash advance fees

The International Transaction Fee for transactions converted from foreign currencies to Australian dollar equivalents by MasterCard® or Visa will increase to 3.00% and, where converted by American Express®, to 2.00% effective 2 October 2012.

Where a cash advance fee or charge of 1.50% of the cash advance amount would currently apply, effective 2 October 2012 this will increase to 1.75% (personal cards only – this change does not apply to Business Credit Cards). More information about cash advance fees is available on our website [www.commbank.com.au/needtoknow](http://www.commbank.com.au/needtoknow)



MR J L SALVESTRO-MARTIN  
PO BOX 4104  
DENISTONE EAST NSW 2112

**NSW ICAC  
EXHIBIT**

**Enquiries**

Credit Card **13 2221**  
(24 hours a day, 7 days a week)

Commonwealth Awards **13 1661**  
(8am to 8pm Mon-Fri)

**Diamond Awards Card**

Opening balance	\$34,263.77
New charges	\$6,096.15
Payments/Refunds	- \$11,000.00

**Payment due date**

11 September 2012

**Minimum payment**

\$587.00

**Closing balance**

\$29,359.92

**Commonwealth Awards 1889366803**

Opening points balance	107,660
Total points earned	6,928
Total bonus points earned	0

**Total points balance**

114,588

**Summary**

**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 You will pay off the Closing Balance And you will end up paying estimated using this card and each month you shown on this statement in about... total interest charges of... pay...

Only the minimum payment	144 years 7 months	\$249,459.39
\$1,515.75	2 years	\$7,018.20, a saving of \$242,441.19

**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.

**Payment Options**



[www.commbank.com.au](http://www.commbank.com.au)  
Pay your credit card using  
NetBank, 24 hours a day,  
7 days a week.



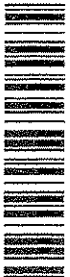
Call 13 2221 to pay by  
transferring funds from  
your other Commonwealth  
Bank account(s).

MR J L SALVESTRO-MARTIN  
ACCOUNT NUMBER 5523 5052 7205 7857



**iPAY**  
Bill code: 1818  
Reference number:

5523 5052 7205 7857



003-037 010611

1241,1241,1,3  
ZZ396,1102  
CH.LC.S221.D232L.V01.00.06

**MasterCard® transactions**

Credit limit \$47,000 Available credit \$17,640

Date	Transaction details	Amount (A\$)
20 Jul	Roam Express 137626 Sydney AUS 5516000JRA8VAKA5R	2.75
20 Jul	Payment Received, Thank You AUS 7535310JU0M4UB1ZZ	3,000.00-
20 Jul	Parklands Apartments Dickson AUS 5516000JTA919NKL8	170.00
X 23 Jul	The Weekly Times Ryde AUS 8535310JYU89G3QDU	1,466.95
20 Jul	Springs Management Sho Nowra NSW 5543048JX32P0DP7N	155.00
22 Jul	Hertz Australia P/L South Melbour AUS 5516000JXA8VEE7BX	180.36
23 Jul	Roam Express 137626 Sydney AUS 5516000JXA8VL8J93	3.68
24 Jul	Roam Express 137626 Sydney AUS 5516000JYA8VAKKGD	2.75
24 Jul	Roam Express 137626 Sydney AUS 5516000JYA8VAKLH5	13.62
25 Jul	Parklands Apartments Dickson AUS 5516000K0A919TZ5K	340.00
27 Jul	The Print Team North Parrama NSW 8531350K11FWD35FR	1,083.50
30 Jul	Tpg Internet Pty Ltd North Ryde NSW 5543048K42YUPRRQ0	14.99
28 Jul	Hertz Australia P/L South Melbour AUS 5516000K4A8VE6EBF	328.28
3 Aug	Roam Express 137626 Sydney AUS 5516000K8A8VB1X3L	2.75
3 Aug	Tpg Internet Pty Ltd North Ryde NSW 5543048K830VZ3MTW	49.99
6 Aug	Payment Received, Thank You AUS 7535310KB0M4UEL81	2,000.00-
5 Aug	Hertz Australia P/L South Melbour AUS 5516000KBA8VE67EV	107.64
3 Aug	Parklands Apartments Dickson AUS 5516000KBA91K49N7	170.00
8 Aug	The Print Team North Parrama NSW 8531350KD0XKRVVQ8	1,100.00

Transactions



NSW ICAC  
EXHIBIT

Page number Page 3 of 4  
 Statement begins 20 Jul 2012  
 Statement ends 17 Aug 2012  
 Account number

**MasterCard® transactions continued**

Date	Transaction details	Amount (A\$)
8 Aug	Roam Express 137626 Sydney AUS 5516000KDA8VAK3W0	3.68
11 Aug	Hertz Australia P/L South Melbour AUS 5516000KJA8VE70XB	161.44
15 Aug	Tpg Internet Pty Ltd North Ryde NSW 5543048KL33JW8JFR	14.99
14 Aug	Parklands Apartments Dickson AUS 5516000KLA919ZPA2	170.00
17 Aug	Payment Received, Thank You AUS 7535310KN0M4UAE8Z	6,000.00-
	Interest charged on purchases Purchase Rate 20.490% Daily Rate 0.05614%	553.78
	Interest charged on cash advances Cash Advance Rate 21.490% Daily Rate 0.05888%	0.00

**Commonwealth Awards transactions**

Member since 2003

	Points
MasterCard earned reward points	6,928
<b>Total reward points earned this period</b>	<b>6,928</b>
MasterCard earned bonus points	0
<b>Total bonus points earned this period</b>	<b>0</b>

Transactions




NSW ICAC  
EXHIBIT

**Commonwealth Awards transactions continued**

---

**Reward yourself in 3 easy steps:**

1. Visit [netbank.com.au](http://netbank.com.au). If you're not registered for NetBank, simply sign up at [netbank.com.au](http://netbank.com.au).
2. Click on the Awards icon  next to your credit card details.
3. Start browsing and redeeming.

If you have any questions about the Commonwealth Awards details on this statement, please write to us within three months and enclose a copy of your statement (do not send the original). Please write to Commonwealth Awards, GPO Box 2674, Sydney NSW 2001.

\*\*\*\*\*

\*Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance. This may overstate the actual repayments necessary to pay off the balance in 2 years and the interest amounts that you would end up paying.



Transactions

# NSW ICAC EXHIBIT

## Important changes to your Credit Card Contract:

### When we debit your annual fee

If you are an existing customer, your annual fee (if applicable) will still appear on the same statement each year as it has in the past but will be charged later in the statement period.

If you are a new customer who activates or first uses their card from 1 Aug 2012 to 30 Sept 2012, your annual fee (if applicable) will be charged:

- between 1 Oct and 30 Nov 2012; and
- on or about the anniversary of the date the first annual fee is charged.

If you are a new customer who activates or first uses their card on or from 1 Oct 2012, your annual fee (if applicable) will be charged:

- in the statement period of the first statement issued following activation; and
- on or about the anniversary of the date the first annual fee is charged.

If you are an existing customer with an applicable annual fee waiver, your annual fee (if applicable) will be charged:

- in the first statement period after the waiver has expired; and
- on or about the anniversary of the date the first annual fee is charged.

### Changes to International Transaction Fees and cash advance fees

The International Transaction Fee for transactions converted from foreign currencies to Australian dollar equivalents by MasterCard® or Visa will increase to 3.00% and, where converted by American Express®, to 2.00% effective 2 October 2012.

Where a cash advance fee or charge of 1.50% of the cash advance amount would currently apply, effective 2 October 2012 this will increase to 1.75% (personal cards only – this change does not apply to Business Credit Cards). More information about cash advance fees is available on our website [www.commbank.com.au/needtoknow](http://www.commbank.com.au/needtoknow)



W2M  
 13



MR J SALVESTRO-MARTIN  
 LOGISTIC SOLUTIONS PTY LTD  
 PO BOX 4104  
 DENISTONE EAST NSW 2112

**NSW ICAC  
 EXHIBIT**

Statement	164 (Page 1 of 2)
Statement begins	2 April 2012
Statement ends	1 July 2012
Closing balance	<b>\$294.49 CR</b>
Enquiries	<b>13 2221</b> (24 hours a day, 7 days a week)

## Cheque Acct Bearing Interest

Account number

Name: LOGISTIC SOLUTIONS PTY LTD

Branch: 254 George Street Sydney NSW  
 Bank, State & Branch number (BSB) 06 2030.

Note: Proceeds of cheques are not available until cleared. Please check that the entries listed on this statement are correct. If there are any errors, please contact the Bank immediately on 13 2221.

Further information about your account, including details of benefits or fees and charges, is available by telephoning the enquiry number listed above. If you have a complaint, information about our dispute resolution process is available from the same enquiry number.



Date	Transaction	Debit	Credit	Balance
02 Apr 2012	OPENING BALANCE			\$290.09 CR
01 May	Account Fee	5.00		\$285.09 CR
01 Jun	Account Fee	5.00		\$280.09 CR
27 Jun	Chq Dep Branch West Ryde		20.90	\$300.99 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2012 is 0.44			
01 Jul	Account Fee	5.00		\$295.99 CR
01 Jul	Transaction Fee	1.50		\$294.49 CR
01 Jul 2012	CLOSING BALANCE			\$294.49 CR

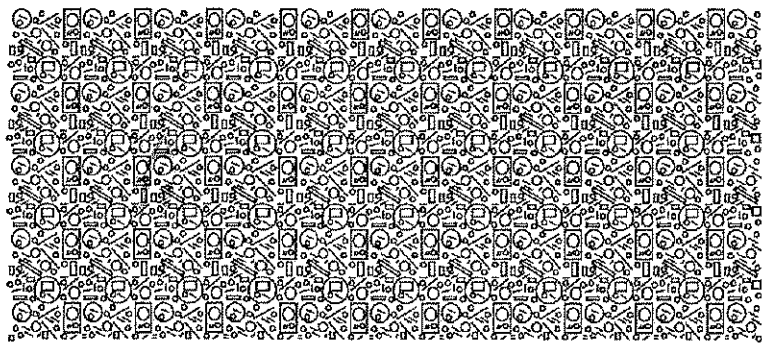
Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$290.09 CR		\$16.50		\$20.90		\$294.49 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard credit interest rate (p.a.)
01 Jul 12	Less than \$4,999.01 \$4,999.01 - \$99,999,999,999.00	0.01% 0.05%

Note. Interest rates are effective as at the date shown but are subject to change.

Account number



**Transaction Summary during 1st April 2012 to 30th June 2012**

Transaction Type	01 Apr to 30 Apr	01 May to 31 May	01 Jun to 30 Jun	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.95	\$0.00
CBA ATM withdrawal in Aust	0	0	0	0	0	\$0.55	\$0.00
CBA ATM transfers in Aust	0	0	0	0	0	\$0.20	\$0.00
EFTPOS in Australia	0	0	0	0	0	\$0.20	\$0.00
Self service phone withdrawals	0	0	0	0	0	\$0.20	\$0.00
NetBank transfers and BPAY	0	0	0	0	0	\$0.20	\$0.00
Direct debits/Periodical payments	0	0	0	0	0	\$0.20	\$0.00
Cheques written	0	0	0	0	0	\$0.55	\$0.00
Cheque deposit	0	0	1	0	1	\$0.55	\$0.55
Debit MasterCard credit option	0	0	0	0	0	\$0.20	\$0.00
Over the counter deposit	0	0	1	0	1	\$0.95	\$0.95
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.55	\$0.00
Electronic credits	0	0	0	0	0	\$0.20	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>2</b>		<b>\$1.50</b>
<b>Account Fee</b>						<b>\$5.00</b>	<b>\$15.00</b>
Deposits	0	0	1				



MR J SALVESTRO-MARTIN  
 LOGISTIC SOLUTIONS PTY LTD  
 PO BOX 4104  
 DENISTONE EAST NSW 2112

**NSW ICAC  
 EXHIBIT**

Statement	165 (Page 1 of 2)
Statement begins	2 July 2012
Statement ends	1 October 2012
Closing balance	\$6,809.75 CR
Enquiries	13 2221 (24 hours a day, 7 days a week)

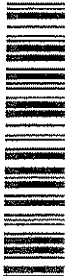
**Cheque Acct Bearing Interest**

Account number

Name: LOGISTIC SOLUTIONS PTY LTD  
 Branch: 254 George Street Sydney NSW  
 Bank, State & Branch number (BSB) 06 2030.

Note: Proceeds of cheques are not available until cleared. Please check that the entries listed on this statement are correct. If there are any errors, please contact the Bank immediately on 13 2221.

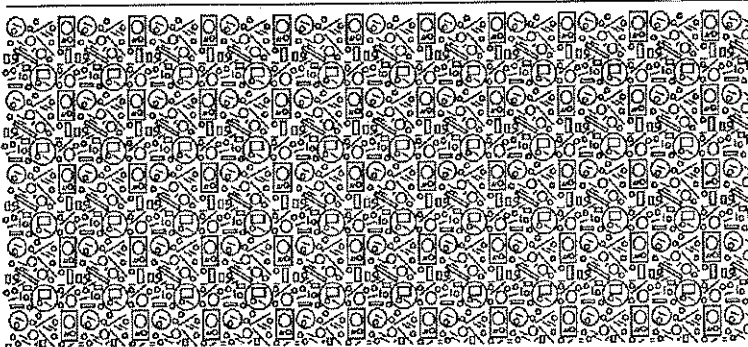
Further information about your account, including details of benefits or fees and charges, is available by telephoning the enquiry number listed above. If you have a complaint, information about our dispute resolution process is available from the same enquiry number.



Date	Transaction	Debit	Credit	Balance
02 Jul	2012 OPENING BALANCE			\$294.49 CR
01 Aug	Account Fee	5.00		\$289.49 CR
15 Aug	Direct Credit 012721 ATO ATO97070844405R228 ATO		27,496.50	\$27,785.99 CR
30 Aug	Direct Credit 012721 ATO ATO97070844405R243 ATO		440.96	\$28,226.95 CR
31 Aug	Direct Credit 012721 ATO ATO97070844405R244 ATO		6,641.07	\$34,868.02 CR
31 Aug	Chq 001448 presented Sth Hurstville	4,000.00		\$30,868.02 CR
01 Sep	Credit Interest		0.65	\$30,868.67 CR
01 Sep	Account Fee	5.00		\$30,863.67 CR
01 Sep	Transaction Fee	1.15		\$30,862.52 CR
03 Sep	Chq 001449 presented	500.00		\$30,362.52 CR
06 Sep	Chq 001450 presented	6,000.00		\$24,362.52 CR
07 Sep	Chq 001451 presented West Ryde	4,000.00		\$20,362.52 CR
12 Sep	Chq 001452 presented	2,091.00		\$18,271.52 CR
21 Sep	Chq 001454 presented	133.67		\$18,137.85 CR
24 Sep	Chq 001455 presented West Ryde	10,000.00		\$8,137.85 CR
27 Sep	Chq 001456 presented 06 2245	1,320.00		\$6,817.85 CR
01 Oct	Credit Interest		0.75	\$6,818.60 CR
01 Oct	Account Fee	5.00		\$6,813.60 CR

BALANCE CARRIED FORWARD \$6,813.60 CR

Account number

NSW ICAC  
EXHIBIT

Date	Transaction	Debit	Credit	Balance
	BALANCE BROUGHT FORWARD			\$6,813.60 CR
01 Oct	Transaction Fee	3.85		\$6,809.75 CR
01 Oct	2012 CLOSING BALANCE			\$6,809.75 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$294.49 CR		\$28,064.67		\$34,579.93		\$6,809.75 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard credit interest rate (p.a.)
01 Oct 12	Less than \$4,999.01	0.01%
	\$4,999.01 - \$99,999,999,999.00	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.

### Transaction Summary during 1st July 2012 to 30th September 2012

Transaction Type	01 Jul to 31 Jul	01 Aug to 31 Aug	01 Sep to 30 Sep	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.95	\$0.00
CBA ATM withdrawal in Aust	0	0	0	0	0	\$0.55	\$0.00
CBA ATM transfers in Aust	0	0	0	0	0	\$0.20	\$0.00
EFTPOS in Australia	0	0	0	0	0	\$0.20	\$0.00
Self service phone withdrawals	0	0	0	0	0	\$0.20	\$0.00
NetBank transfers and BPAY	0	0	0	0	0	\$0.20	\$0.00
Direct debits/Periodical payments	0	0	0	0	0	\$0.20	\$0.00
Cheques written	0	1	7	0	8	\$0.55	\$4.40
Cheque deposit	0	0	0	0	0	\$0.55	\$0.00
Debit MasterCard credit option	0	0	0	0	0	\$0.20	\$0.00
Over the counter deposit	0	0	0	0	0	\$0.95	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.55	\$0.00
Electronic credits	0	3	0	0	3	\$0.20	\$0.60
<b>Total</b>	<b>0</b>	<b>4</b>	<b>7</b>	<b>0</b>	<b>11</b>		<b>\$5.00</b>
<b>Account Fee</b>						<b>\$5.00</b>	<b>\$15.00</b>
Deposits	0	3	0				-



Statement 166 (Page 1 of 2)  
 Statement begins 2 October 2012  
 Statement ends 1 January 2013  
 Closing balance **\$4,519.73 CR**  
 Enquiries **13 2221**  
 (24 hours a day, 7 days a week)



MR J SALVESTRO-MARTIN  
 LOGISTIC SOLUTIONS PTY LTD  
 PO BOX 4104  
 DENISTONE EAST NSW 2112

**NSW ICAC  
 EXHIBIT**

**Cheque Acct Bearing Interest**

Account number

Name: LOGISTIC SOLUTIONS PTY LTD

Branch: 254 George Street Sydney NSW  
 Bank, State & Branch number (BSB) 06 2030.

Note: Proceeds of cheques are not available until cleared. Please check that the entries listed on this statement are correct. If there are any errors, please contact the Bank immediately on 13 2221.

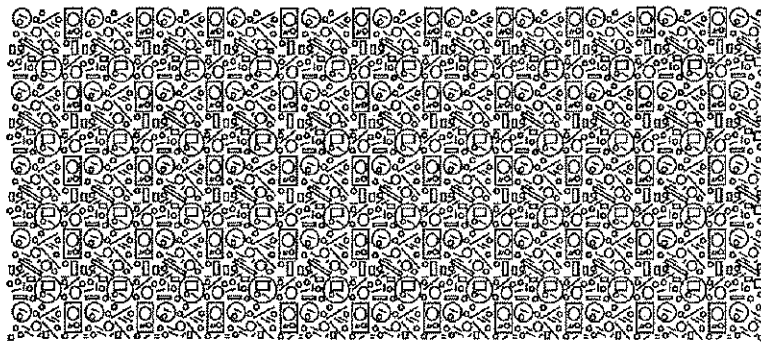
Further information about your account, including details of benefits or fees and charges, is available by telephoning the enquiry number listed above. If you have a complaint, information about our dispute resolution process is available from the same enquiry number.

Date	Transaction	Debit	Credit	Balance
02 Oct	2012 OPENING BALANCE			\$6,809.75 CR
18 Oct	Chq 001459 presented	230.00		\$6,579.75 CR
18 Oct	Chq 001457 presented	1,885.00		\$4,694.75 CR
19 Oct	Chq 001460 presented	121.37		\$4,573.38 CR
19 Oct	Chq 001458 presented	141.78		\$4,431.60 CR
01 Nov	Credit Interest		0.18	\$4,431.78 CR
01 Nov	Account Fee	5.00		\$4,426.78 CR
01 Nov	Transaction Fee	2.20		\$4,424.58 CR
02 Nov	Direct Credit 012721 ATO ATO97070844405R307 ATO		865.00	\$5,289.58 CR
02 Nov	Chq 001461 presented	291.78		\$4,997.80 CR
09 Nov	Chq 001463 presented	200.00		\$4,797.80 CR
27 Nov	Chq 001464 presented	147.52		\$4,650.28 CR
29 Nov	Chq 001462 presented	118.23		\$4,532.05 CR
01 Dec	Credit Interest		0.04	\$4,532.09 CR
01 Dec	Account Fee	5.00		\$4,527.09 CR
01 Dec	Transaction Fee	2.40		\$4,524.69 CR
01 Jan	Credit Interest		0.04	\$4,524.73 CR
01 Jan	Account Fee	5.00		\$4,519.73 CR
01 Jan	2013 CLOSING BALANCE			\$4,519.73 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$6,809.75 CR		\$3,155.28		\$865.26		\$4,519.73 CR

**NSW ICAC  
EXHIBIT**

Account number



**Your Credit Interest Rate Summary**

Date	Balance	Standard credit interest rate (p.a.)
01 Jan 13	Less than \$4,999.01 \$4,999.01 - \$99,999,999,999.00	0.01% 0.05%

Note. Interest rates are effective as at the date shown but are subject to change.

**Transaction Summary during 1st October 2012 to 31st December 2012**

Transaction Type	01 Oct to 31 Oct	01 Nov to 30 Nov	01 Dec to 31 Dec	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$0.95	\$0.00
CBA ATM withdrawal in Aust	0	0	0	0	0	\$0.55	\$0.00
CBA ATM transfers in Aust	0	0	0	0	0	\$0.20	\$0.00
EFTPOS in Australia	0	0	0	0	0	\$0.20	\$0.00
Self service phone withdrawals	0	0	0	0	0	\$0.20	\$0.00
NetBank transfers and BPAY	0	0	0	0	0	\$0.20	\$0.00
Direct debits/Periodical payments	0	0	0	0	0	\$0.20	\$0.00
Cheques written	4	4	0	0	8	\$0.55	\$4.40
Cheque deposit	0	0	0	0	0	\$0.55	\$0.00
Debit MasterCard credit option	0	0	0	0	0	\$0.20	\$0.00
Over the counter deposit	0	0	0	0	0	\$0.95	\$0.00
Quick deposits	0	0	0	0	0	\$0.20	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$0.55	\$0.00
Electronic credits	0	1	0	0	1	\$0.20	\$0.20
<b>Total</b>	<b>4</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>9</b>		<b>\$4.60</b>
<b>Account Fee</b>						<b>\$5.00</b>	<b>\$15.00</b>
Deposits	0	1	0				