

2023
2024

Hamilton - Acquittal Report



Janice Musumeci
JM Consultancy Services
2023 2024



ABN: 43 576 863 540 | Inc ID Number: INC1901585

Introduction

We are pleased to present the financial acquittal for Hamilton Business Improvement Association (HBA) for the period 01/07/2023 to 30/06/2024. This document outlines the financial activities and outcomes achieved during the year, providing a transparent overview of how funds were utilized and ensuring accountability to our stakeholders.

Throughout this report, you will find detailed information on income received, expenditures incurred, and any remaining funds. Our commitment to financial transparency and accountability underscores our dedication to responsible stewardship of resources and the achievement of the association's goals.

We trust that this financial acquittal will serve as a valuable resource and demonstrate our commitment to sound financial management.

Sincerely,

Janice Musumeci Principal JM Consultancy Services
for HBA

Board Members as of June 2024

Role	Name	Business
Chair & Public Officer	Reece Hignell	Cakeboi
Vice Chair	Amanda Hinds	Origin Architecture & Heritage
Treasurer	Kate Ellis	Sportspower
Secretary	Dan Taylor	Commonwealth Bank
Ordinary Board Member	Josh Distefano	Vera Wines
Ordinary Board Member	Chelsea Willis	Young Peoples Theatre
Ordinary Board Member	Alissa McCulloch	Community Member



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Projects And Events

Beautification – Greenery & Murals

Greenery

The installation of green beams with living plants has continued on suitable business facades in the precinct. This has been an ongoing project to assist with beautifying the street as a point of difference. HerbUrban, who install the beams, also carries out monthly maintenance. The green beams will be the responsibility of the business owners from January 2025.

Murals – Beautiful Beaumont Doors

The Wall Station curated an art event in the street called Beautiful Beaumont Doors in 2022 with SBR Contestable funding. The activation attracted good media attention and was supported by the HBA in 2023.

This project was introduced to eradicate the unsightly graffiti on walls and doors along the walkways in Beaumont Street making the area look more appealing to visitors and local pedestrians. Several small walls/doors were selected by an EOI process direct to business owners and once Landlords approval was received a date was set for a street art event.

To date this project has been successful in eradicating graffiti from the locations selected.

Murals – UP&UP Mural Hamilton Station Park

The City of Newcastle, in collaboration with UP&UP and Hamilton Business Association, organised a community event entitled 'SNAK & RAP', celebrating the Hamilton Station Park Mural Installation Project. The Project involved installing five murals and repairing and updating lighting to illuminate the murals and park. The works have been supported by an NSW Department of Communities and Justice Graffiti Management grant. The concepts, designs, and creation of the murals by local street artists and graffiti artists have been influenced by broad community and key stakeholder input.

Promotion - Social Media, The Local

Social Media

Over the course of the Association's lifespan, HBA has had a significant and valuable social media presence. Accumulating a total of 2100+ likes and 2600+ followers on their Facebook page (increased following of 24% on 22/23 year) plus and an additional 3000+ followers on their Instagram page (increased following of 16% on 22/23 year). HBA also uses social media for paid advertising campaigns to support precinct events.

Both accounts were initially run by volunteer Board members and are now professionally managed by Pepperit Pty Ltd after a competitive EOI process. The platforms have shown a consistent growth annually which presumes that they will continue to grow and remain a valuable tool for the association to use to communicate and engage with their local community and assist in driving the Hamilton precinct economy.



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The Local Publication

The Local publication was chosen by the Board for a one-page article promoting news and events of the Hamilton precinct to a nearby broader community. The Local is a monthly publication and assists in drawing foot traffic from outer suburbs into the Hamilton precinct. It is delivered to 11,000 homes in Lambton, New Lambton, North Lambton, Hamilton North, Broadmeadow, Jesmond & Kotara areas. Articles showcase existing local businesses via editorials to bring people from other areas into the Hamilton Precinct. It is also dropped at several Hamilton businesses for locals.

The HBA funded this project for 7 editions this financial year.

Economic Development – Night Markets, James St Plaza Art Projections

Hawker Street Food Markets in Hamilton

The HBA funded 4 night markets this financial year rebranding them Hawker Street Food Markets.

The Boards vision is to continue investing in this event making Hamilton known as a vibrant hub of culinary delights and entertainment with an international flavour on a regular basis throughout the year. PWP Events have been chosen to be the HBA event organiser after a competitive EOI process.

These markets are promoted via Hello Hamilton social media platforms with some paid advertising as well as several media articles that have helped to attract thousands of locals and visitors to the precinct during the activation.

HBA engaged an organisation to quantify attendance and improve the markets with feedback via surveys of visitors to the Market events. Details of these surveys can be provided upon request.

James St Plaza Projector Art

The Board voted to engage the expertise of Art Thinking to better use and manage the projector in the Municipal Building on James St Plaza. The projections commenced in 2022 and the purpose was to add colour and interest to the Plaza at night to help manage anti-social behaviour in the area.

This financial year there were 6 projection activations in the James St Plaza as follows:

- June / July 2023: Mario Minichiello, straitjacket exhibition "Homeward Bound" documentation
- July/August 2023: "Dead Tongue" with NAG
- September 2023: Fiona Lee "Procession"
- October 2023: Newy Pride Festival Promotional Slideshow
- November 2023: CONSUMED, LIAM KIRK CHRISTENSON FOGGETT (University of Newcastle Student)
- April / May 2024: "To Be Called Human" exhibition documentation w/ Wesley Mission



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Xmas Promotion

In the lead up to Christmas, the Hamilton Business Association chose a less traditional and inexpensive way to celebrate Christmas in Hamilton with a 'Selfies with Santa' campaign in the evening the week leading up to Christmas. Santa and his helper roamed the precinct heading into restaurants and pubs for visitors to take a selfie with Santa and use #Hello Hamilton. This was supported on Hello Hamilton social media.

Conclusion

Hamilton Business Association has continued to build relationships with the community and business owners in the past 12 months. The Board remained stable and committed to their projects, following their set Deliverables Plan. The success of this Board is due to everyone's willingness to participate and be proactive.



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Hamilton Business Association Financial Report As of 30/06/2024

SBR Funds received \$110,000.00 (incl. GST) 07/09/2023

Expenditure Summary 2023/ 2024

Category	Budget	Actual Spend
Beautification	\$25,000.00	\$21,882.00
Promotion	\$32,000.00	\$33,044.85
Economic Development	\$38,000.00	\$45,918.98
Governance	\$5,000.00	\$9,599.37
GST		\$7,422.00
TOTAL Income incl. GST	\$110,000.00	\$117,867.20

Opening Balance as of 01/07/2023 \$61.82

Income CN \$110,000.00 + GST \$7,820.00

Subtotal \$117,881.82

Less Expenses \$117,867.20

At bank 30/06/2024 \$14.62

Expenditure Breakdown 2023/ 2024

Beautification Actual \$21,882.00	Greenery Maintenance \$13,882.00 Street Art \$8,000.00
Promotion Actual \$33,044.85	Social Media \$26,265.00 The Local \$4,296.60 Digital Advertising \$1,988.25 Xmas Promotion \$495.00
Economic Development Actual \$45,918.98	Art Thinking (James St Projector Art) \$3,300.00 PWP Events Hawker Markets \$38,383.98 Event Surveys \$4,235.00
Governance \$9,599.37	Accounting \$3,553.00 Insurances \$5,696.00 Room Hire \$264.00 Assoc. Fees \$86.37
GST PAID TO ATO	BAS \$7,422.00

Approved by Chair Reece Hignell



017

PUBLIC OFFICER
 95 BEAUMONT ST
 HAMILTON NSW 2303

Account Number 06 2808 10340233

Statement Period 1 Jul 2023 - 30 Sep 2023

Closing Balance \$84,886.27 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

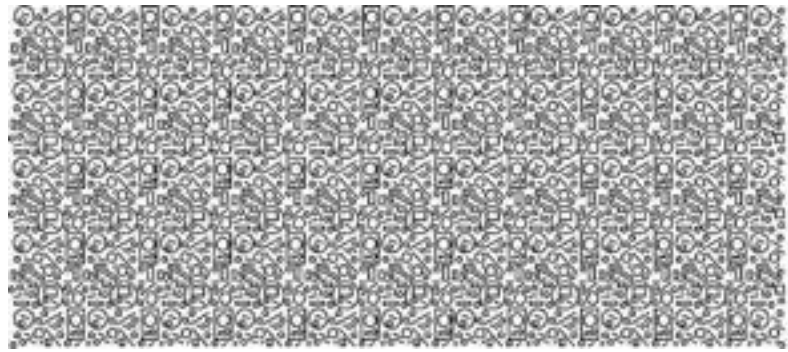
Name: HAMILTON BUSINESS ASSOCIATION INC

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
01 Jul 2023	OPENING BALANCE			\$61.82 CR
22 Aug	Direct Credit 012721 ATO ATO43576863540I002		3,186.00	\$3,247.82 CR
07 Sep	Direct Credit 014152 NCLE City Council 158670		110,000.00	\$113,247.82 CR
12 Sep	Transfer to other Bank NetBank INV0562	3,300.00		\$109,947.82 CR
12 Sep	Transfer to other Bank NetBank INV6269	220.00		\$109,727.82 CR
12 Sep	Transfer to other Bank NetBank INV2841	613.80		\$109,114.02 CR
12 Sep	Transfer to other Bank NetBank INV2815	613.80		\$108,500.22 CR
12 Sep	Transfer to CBA A/c NetBank INV5602	1,815.00		\$106,685.22 CR
12 Sep	Transfer to CBA A/c NetBank inv5624	1,815.00		\$104,870.22 CR
12 Sep	Transfer to other Bank NetBank inv9669	332.75		\$104,537.47 CR
12 Sep	Transfer to other Bank NetBank inv1338	110.00		\$104,427.47 CR





Date	Transaction	Debit	Credit	Balance	
28 Sep	Transfer to other Bank NetBank INV33	1,100.00		\$103,327.47 CR	
28 Sep	Transfer to other Bank NetBank inv0081	8,000.00		\$95,327.47 CR	
28 Sep	Audit Shield NetBank BPAY 253575 404251271562282 TAI27156228	341.00		\$94,986.47 CR	
28 Sep	Transfer to other Bank NetBank inv6379	2,200.00		\$92,786.47 CR	
28 Sep	Transfer to other Bank NetBank inv2894	1,841.40		\$90,945.07 CR	
28 Sep	Transfer to other Bank NetBank INV2869	613.80		\$90,331.27 CR	
28 Sep	Transfer to CBA A/c NetBank inv5649	5,445.00		\$84,886.27 CR	
30 Sep 2023	CLOSING BALANCE			\$84,886.27 CR	
	Opening balance	-	Total debits	+ Total credits	= Closing balance
	\$61.82 CR		\$28,361.55	\$113,186.00	\$84,886.27 CR

Transaction Summary during 1st June 2023 to 31st August 2023

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00
Paper Statement Fee						\$2.50	\$0.00

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

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Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST





017

PUBLIC OFFICER
 95 BEAUMONT ST
 HAMILTON NSW 2303

Account Number 06 2808 10340233

Statement Period 1 Oct 2023 - 31 Dec 2023

Closing Balance \$42,422.66 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

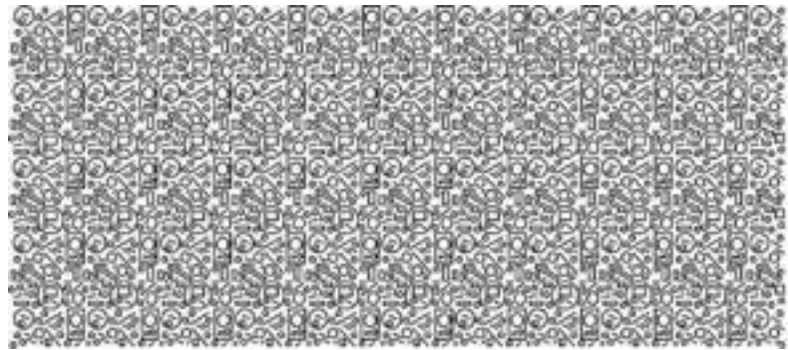
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Date	Transaction	Debit	Credit	Balance
01 Oct	2023 OPENING BALANCE			\$84,886.27 CR
05 Oct	Transfer to CBA A/c NetBank inv0165	2,200.00		\$82,686.27 CR
05 Oct	Transfer to CBA A/c NetBank INV001	682.00		\$82,004.27 CR
16 Oct	Transfer to other Bank NetBank inv6421	440.00		\$81,564.27 CR
16 Oct	Transfer to other Bank NetBank inv181023	22.00		\$81,542.27 CR
27 Oct	Transfer to other Bank NetBank herburbaninv0616	1,100.00		\$80,442.27 CR
03 Nov	Transfer to other Bank NetBank inv0634	1,100.00		\$79,342.27 CR
03 Nov	Transfer to other Bank NetBank inv0633	1,100.00		\$78,242.27 CR
03 Nov	Transfer to other Bank NetBank inv0936	242.00		\$78,000.27 CR
17 Nov	Transfer to other Bank NetBank inv1996	605.00		\$77,395.27 CR
17 Nov	Transfer to CBA A/c NetBank inv5681peppet	5,500.00		\$71,895.27 CR





Date	Transaction	Debit	Credit	Balance			
17 Nov	Transfer to other Bank NetBank inv9756sneddonco	60.50		\$71,834.77 CR			
17 Nov	Transfer to other Bank NetBank inv6538taggart	231.00		\$71,603.77 CR			
17 Nov	Transfer to other Bank NetBank inv230502pwp	2,291.59		\$69,312.18 CR			
17 Nov	Transfer to other Bank NetBank inv231103pwp	11,000.00		\$58,312.18 CR			
24 Nov	TAX OFFICE PAYMENTS NetBank BPAY 75556 2435768635401360 BAS jul sep	7,422.00		\$50,890.18 CR			
24 Nov	Transfer to other Bank NetBank inv231107	1,758.72		\$49,131.46 CR			
21 Dec	Transfer to CBA A/c NetBank inv5680	300.00		\$48,831.46 CR			
21 Dec	Transfer to CBA A/c NetBank INV0335	2,000.00		\$46,831.46 CR			
21 Dec	Transfer to other Bank NetBank inv2957	613.80		\$46,217.66 CR			
21 Dec	Transfer to other Bank NetBank inv231215	495.00		\$45,722.66 CR			
21 Dec	Transfer to other Bank NetBank inv4555	1,650.00		\$44,072.66 CR			
21 Dec	Transfer to other Bank NetBank inv4554	1,650.00		\$42,422.66 CR			
31 Dec 2023	CLOSING BALANCE			\$42,422.66 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$84,886.27 CR		\$42,463.61		Nil		\$42,422.66 CR

Transaction Summary during 1st September 2023 to 30th November 2023

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$5.00	\$0.00
Cheques written	0	0	0	0	0	\$5.00	\$0.00
Cheque deposit	0	0	0	0	0	\$5.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$5.00	\$0.00
Quick deposits	0	0	0	0	0	\$10.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$5.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00
Paper Statement Fee						\$2.50	\$0.00

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Email: info@afca.org.au

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Financial difficulty support for your business

All businesses may experience financial difficulty at some time. But getting support is important and we're here to help. To learn how we can support you, visit commbank.com.au/bfa, contact your Relationship Manager or the Business Financial Assistance team on 13 2607 at any time.



IMPORTANT NOTICE

Reminder about the changes to Chooou¹ and Assisted¹ imnsact. lo mfees

From 1 October 2023, fa.es 1or the following transactions w m change:

Transaction type	Current	From 1 October
Assisted over the counter	\$3	\$5
Cheques (Withdrawal & deposit)	\$3	\$5
Quick Cash bags	\$3	\$10

Transactions deposited and withdrawn made over the counter at a Commonwealth Bank branch, Australia Post office or private agency using EFT OS (Bank of Australia) cheques drawn on your _____ and cash (with the following conditions: all withdrawals or transfers are limited to \$1000 per day using an ATM).

In addition, for those on the \$10 monthly account option, the number of free transactions you can make each month will reduce:

Monthly account fee	Current included transactions	New reduced transactions
\$0	20	5
\$10	20	5

ATMs discounted, etc.

Your monthly access fee will stay the same, and you will still receive free unlimited:

• Electronic transactions

• Deposits, and withdrawals in our ATMs

You can visit comrbank.com.au/termsandconditions for more information on our fee changes and all the ways to take payments.

These changes have been prepared with our customers' best interests in mind. You can view Terms and Conditions for Business Transaction and **Strongings** and our Financial Services Guide and the Electronic Banking Terms and Conditions (Incorporating the Financial Services Guide) on our website at www.comrbank.com.au/termsandconditions. Before making any decision about these products and services, Bank fees and charges will apply. Target Return for these products can be found in the product's Target Return Determination, available at www.comrbank.com.au/termsandconditions.



017

PUBLIC OFFICER
 95 BEAUMONT ST
 HAMILTON NSW 2303

Account Number 06 2808 10340233

Statement Period 1 Jan 2024 - 31 Mar 2024

Closing Balance \$29,374.29 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Business Transaction Account

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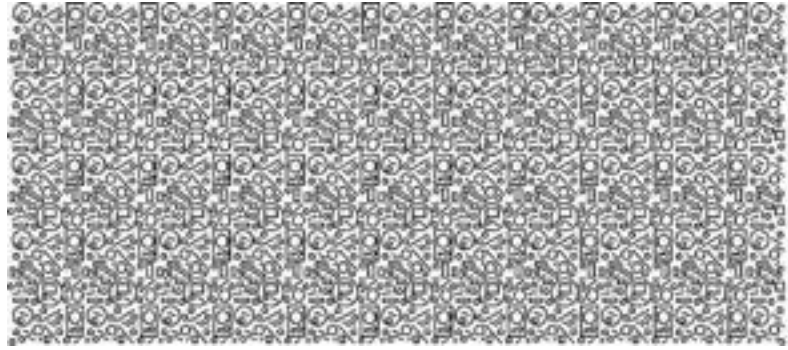
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01 Jan 2024	OPENING BALANCE			\$42,422.66 CR
21 Jan	Direct Credit 012721 ATO ATO43576863540I002		3,184.00	\$45,606.66 CR
24 Jan	Transfer to other Bank NetBank Inv 0716	1,100.00		\$44,506.66 CR
24 Jan	Transfer to other Bank NetBank Inv 0698	1,100.00		\$43,406.66 CR
26 Feb	Transfer to other Bank NetBank inv6711	231.00		\$43,175.66 CR
26 Feb	Transfer to other Bank NetBank inv10416992	1,525.00		\$41,650.66 CR
26 Feb	Transfer to xx4571 NetBank inv008	86.37		\$41,564.29 CR
26 Feb	Transfer to other Bank NetBank inv2207002	200.00		\$41,364.29 CR
21 Mar	Transfer to CBA A/c NetBank inv 5770 inv 5771	10,890.00		\$30,474.29 CR





Date	Transaction	Debit	Credit	Balance			
21 Mar	Transfer to other Bank NetBank inv0753	1,100.00		\$29,374.29 CR			
31 Mar 2024	CLOSING BALANCE			\$29,374.29 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$42,422.66 CR		\$16,232.37		\$3,184.00		\$29,374.29 CR

Transaction Summary during 1st December 2023 to 29th February 2024

Transaction Type	01 Dec to 31 Dec	01 Jan to 31 Jan	01 Feb to 29 Feb	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$5.00	\$0.00
Cheques written	0	0	0	0	0	\$5.00	\$0.00
Cheque deposit	0	0	0	0	0	\$5.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$5.00	\$0.00
Quick deposits	0	0	0	0	0	\$10.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$5.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee							\$0.00
Paper Statement Fee							\$2.50

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PUBLIC OFFICER
95 BEAUMONT ST
HAMILTON NSW 2303

Account Number 06 2808 10340233

Statement Period 1 Apr 2024 - 30 Jun 2024

Closing Balance \$14.62 CR

Enquiries 13 1998
(24 hours a day, 7 days a week)

Business Transaction Account

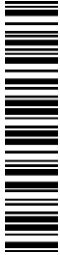
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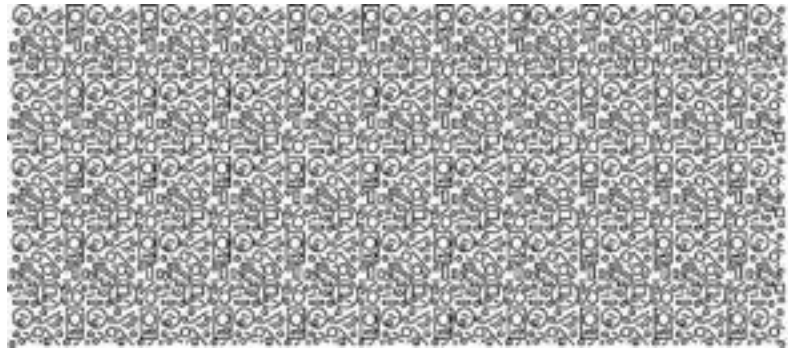
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01 Apr	2024 OPENING BALANCE			\$29,374.29 CR
17 Apr	Transfer to other Bank NetBank inv0753	1,100.00		\$28,274.29 CR
17 Apr	Transfer to other Bank NetBank inv10420730	850.00		\$27,424.29 CR
17 Apr	Transfer to other Bank NetBank inv10420727	2,395.00		\$25,029.29 CR
17 Apr	Transfer to other Bank NetBank inv10420731	585.00		\$24,444.29 CR
03 May	Direct Credit 012721 ATO ATO43576863540I002		1,450.00	\$25,894.29 CR
09 May	Transfer to CBA A/c NetBank inv5797	500.00		\$25,394.29 CR
09 May	Transfer to other Bank NetBank inv0838 inv0837	2,200.00		\$23,194.29 CR
09 May	Transfer to other Bank NetBank inv6923	231.00		\$22,963.29 CR
09 May	Transfer to other Bank NetBank inv1504	880.00		\$22,083.29 CR
05 Jun	Transfer to other Bank NetBank inv0579	13,818.67		\$8,264.62 CR





Date	Transaction	Debit	Credit	Balance
11 Jun	Transfer to other Bank NetBank INV 4743	935.00		\$7,329.62 CR
18 Jun	Transfer to other Bank NetBank inv0590	715.00		\$6,614.62 CR
21 Jun	Transfer to other Bank NetBank inv 0595	6,600.00		\$14.62 CR
30 Jun 2024	CLOSING BALANCE			\$14.62 CR
	Opening balance	-	Total debits	+ Total credits = Closing balance
	\$29,374.29 CR		\$30,809.67	\$1,450.00 = \$14.62 CR

Transaction Summary during 1st March 2024 to 31st May 2024

Transaction Type	01 Mar to 31 Mar	01 Apr to 30 Apr	01 May to 31 May	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$5.00	\$0.00
Cheques written	0	0	0	0	0	\$5.00	\$0.00
Cheque deposit	0	0	0	0	0	\$5.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$5.00	\$0.00
Quick deposits	0	0	0	0	0	\$10.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$5.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$0.00	\$0.00
Paper Statement Fee						\$2.50	\$0.00

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

IMPORTANT NOTICE

Fee Changes to Paper statements

From **1 July 2024**, a fee will apply to all statements issued in paper regardless of the statement frequency, as set out below (please see section 2.2 and 3.1 in the Business Transaction and Savings Accounts Terms and Conditions).

Account Type	Account	Paper Statement Type	Previous Paper Statement Fee	Paper Statement Fee from 1 July 2024
Transacting	Business Transaction Account	Standard Cycle Paper Statement	\$0	\$5
		Out of Standard Cycle Paper Statement	\$2.50	\$5
Savings	Business Online Saver	Standard Cycle Paper Statement	\$2.50	\$5
		Out of Standard Cycle Paper Statement	\$2.50	\$5

To avoid paper statement fees, you can switch your statement delivery method to electronic at any time through electronic channels (CommBiz or NetBank), or by contacting the Bank.



IMPORTANT NOTICE

Fee Changes to Paper statements

This information has been prepared without taking into account your individual or business needs and objectives. You can view the Terms and Conditions for Business Transaction and Savings Accounts, our Financial Services Guide and the Electronic Banking Terms and Conditions, and PayID Terms and Conditions at commbank.com.au/btsa and should consider them before making any decision about these products and services. Bank fees and charges may apply.