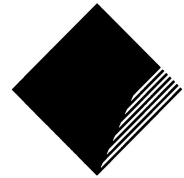


# Commonwealth Bank

Commonwealth Bank of Australia  
ABN 48 123 123 124  
Processing Services  
PO Box 492  
Lidcombe NSW 1825

Telephone 132221  
Facsimile (02) 8737 3622

30/04/2022



Dear PETER

## 5 'fYZ bX'jg'cb 'jhg'k Umhc 'nci

Here's some good news - we've completed our investigation into your recent transaction dispute and will be refunding you the money. We'll deposit the money into your debit card account within the next 3 business days including any associated fees and interest. Thanks for your patience.

## < YfY'UfY'nci f'XYHJ'g

7 UgY'bi a VYf. '%\$, \$, -' %

5 Wwci bhbi a VYf. 'LLLLLIIIIII LLLL

Transaction Date	Merchant Details	Amount	Fee Amount(s)
20 April 2022	NCAT ADMIN AND EO NSW SYDNEY	\$45.00	\$0.00
20 April 2022	NCAT ADMIN AND EO NSW SYDNEY	\$45.00	\$0.00

**K \ Uh\ UddYbg' bYI f8**

You'll automatically receive your refund within the next 3 business days.

Until then, here are some things to keep in mind:

- The refund will appear in your transaction history under the original transaction date. If you can't see it in the transaction history of your new card, please check your old card's account in NetBank. The refund will appear as "Dispute Refund".
- You can view your transaction history via the CommBank app or NetBank, or by checking your next statement.
- If your card was cancelled because of this dispute, please make sure you activate the new card we sent you so that you can use it and it'll appear in the CommBank app and NetBank. If you have a digital card, you may be able to activate it straight away in the CommBank app. Your closed card will be available to view within 24 hours in NetBank.
- Please note, in some cases, a merchant may subsequently be able to prove that the transaction/s that was disputed was authorised. If the merchant can prove that you're liable for the transaction, we'll need to take the money back out of your account. We'll let you know if this happens.

**K YBY\ YfY'fc\ Y d**

If you have any questions or want more information, please visit **Wta a VUb\_ 'Wta 'U #Kjgdi HY** or give us a call on **% '888%**

Yours sincerely

Commonwealth Bank  
Processing Services