

Loan Activity Statement



La Trobe Financial Asset Management Limited ABN 27 007 332 363

La Trobe Financial Services Pty Limited ABN 30 006 479 527

Head Office
Level 25, 333 Collins Street, Melbourne VIC 3000
GPO Box 2289, Melbourne VIC 3001

Enquiries 13 80 10
customerservices@latrobecfinancial.com.au
latrobecfinancial.com

Account Number 40 328 085 6

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Statement Period 01.12.18 to 31.12.18

BPAY® Biller Code 18309 Reference No. 40 328 085 6

ONLINE STATEMENTS NOW AVAILABLE on our website -

Login, My Home Loan, New Registration

SS Pathak Super Pty Ltd ATF S & S Pathak

Loan Account Detail Summary

Security Address:

13/4A Foundry Road SEVEN HILLS NSW 2147

Current Interest Rate at 03 Jan 2019 (calculated (Daily Rests) - Variable)	7.19% p.a.
Loan Approved Amount	\$ 161,000.00
Closing Loan Balance at 31 Dec 2018	\$ 154,021.15
Loan Settlement Month	April 2015
Original Loan Maturity	April 2040
Contract Term Remaining	21 years 4 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.18 to 31.12.18	\$ 5,532.03
Late Payment Fees incurred during Statement Period	\$ 651.30
Minimum Monthly Repayment Amount	\$ 1,175.00
Monthly Repayment Due Date	20th each month
Loan Account in Arrears by	\$ 1,841.30
Loan Default & Delinquency History ALERT (Last 2 years)	Yes

Loan Guarantor Details

Mr S Pathak 15 Marsh Street THE PONDS NSW 2769

Mrs S Pathak 15 Marsh Street THE PONDS NSW 2769

Investing and saving with La Trobe Financial

How can you save money with La Trobe Financial?

Did you know that you can save interest and reduce your loan term by making extra payments weekly, fortnightly or monthly?

Did you know that you can also invest with us?

Voted Australia's Best Mortgage Fund 9 years in a row by *Money* magazine and currently offering a return of **5.20% p.a.***

To learn more visit www.latrobecfinancial.com or call our friendly team directly on **13 80 10**.

It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.

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DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 12. 18	Opening Loan Balance			152, 409. 12
19. 12. 18	La Trobe Financial Quick Pay Repayment		1, 175. 00	151, 234. 12
20. 12. 18	Dishonoured Repayment Fee	15. 00		151, 249. 12
20. 12. 18	Dishonoured Repayment	1, 175. 00		152, 424. 12
20. 12. 18	Interest	0. 23		152, 424. 35
31. 12. 18	Account Service Fee	15. 00		152, 439. 35
31. 12. 18	Interest	930. 50		153, 369. 85
31. 12. 18	Late Payment Fee (Daily Balance - 31 days)	651. 30		154, 021. 15
31. 12. 18	Closing Loan Balance			154, 021. 15

Loan Default & Delinquency History ALERT (Last 2 years)

YES

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.

Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code – 18309

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance
Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Operating Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com