



Statement of Account HOME LOAN

St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0998288 00

BSB/Acct ID No. 112-911 099828800

Statement Start Date 01/07/2021


Statement End Date 08/09/2021

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Loan Account

DUBE INVESTMENTS SUPER FUND P/L ACN 160134734 ATF DUBE INVESTMENTS

Account Summary as at 08 Sep 2021

	Opening Balance 268,444.97	+	Interest Charge for the Period \$2,861.86	+	Total Debits excluding Interest 0.00	-	Total Credits 4,923.00	=	Closing Balance 266,383.83
			Contract Term Remaining 22yrs 00mths		Forecasted Term 21yrs 10mths		Interest Offset Benefit for Statement Period \$357.19		Annual Percentage Rate 4.770%

Repayment Details as at 08 Sep 2021

Monthly Repayment
\$1,641.00

Monthly Repayment Due Date
due on the 8th

Repayment Account
449 730 741

Additional Monthly Repayment
\$0.00

Repayment Frequency
Monthly

Repayment Frequency Amount
\$0.00



Bill Code: 808220
Ref: 112911099828800

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Phone Banking Plus
☎ 13 33 22

Loan Acct Number S211 0998288 00

BSB/Acct ID No. 112-911 099828800

Statement Start Date 01/07/2021

Statement End Date 08/09/2021

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Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 4.770% PA			268,444.97
07 Jul 2021	INTEREST	934.73		269,379.70
08 Jul 2021	REPAYMT A/C TFR		1,641.00	267,738.70
07 Aug 2021	INTEREST	963.04		268,701.74
08 Aug 2021	REPAYMT A/C TFR		1,641.00	267,060.74
07 Sep 2021	INTEREST	964.09		268,024.83
08 Sep 2021	REPAYMT A/C TFR		1,641.00	266,383.83
08 Sep 2021	<i>Closing Balance</i>			266,383.83

From 31/03/2021 no fees apply for duplicate or interim statements, copies of cheques or documents.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute



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Loan Account

DUBE INVESTMENTS SUPER FUND P/L ACN 160134734 ATF DUBE INVESTMENTS

Account Summary as at 08 Mar 2022

	Opening Balance 266,383.83	+	Interest Charge for the Period \$5,561.07	+	Total Debits excluding Interest 0.00	-	Total Credits 9,846.00	=	Closing Balance 262,098.90
			Contract Term Remaining 21yrs 06mths		Forecasted Term 21yrs 02mths		Interest Offset Benefit for Statement Period \$698.96		Annual Percentage Rate 4.770%

Repayment Details as at 08 Mar 2022

Monthly Repayment
\$1,641.00

Monthly Repayment Due Date
due on the 8th

Repayment Account
449 730 741

Additional Monthly Repayment
\$0.00

Repayment Frequency
Monthly

Repayment Frequency Amount
\$0.00



Bill Code: 808220
Ref: 112911099828800

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☎ 13 33 22

Loan Acct Number S211 0998288 00


BSB/Acct ID No. 112-911 099828800

Statement Start Date 09/09/2021

Statement End Date 08/03/2022

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Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
09 Sep 2021	<i>Opening Balance</i> Interest Rate 4.770% PA			266,383.83
07 Oct 2021	INTEREST	931.26		267,315.09
08 Oct 2021	REPAYMT A/C TFR		1,641.00	265,674.09
07 Nov 2021	INTEREST	958.58		266,632.67
08 Nov 2021	REPAYMT A/C TFR		1,641.00	264,991.67
07 Dec 2021	INTEREST	924.80		265,916.47
08 Dec 2021	REPAYMT A/C TFR		1,641.00	264,275.47
07 Jan 2022	INTEREST	950.19		265,225.66
08 Jan 2022	REPAYMT A/C TFR		1,641.00	263,584.66
07 Feb 2022	INTEREST	946.40		264,531.06
08 Feb 2022	REPAYMT A/C TFR		1,641.00	262,890.06
07 Mar 2022	INTEREST	849.84		263,739.90
08 Mar 2022	REPAYMT A/C TFR		1,641.00	262,098.90
08 Mar 2022	<i>Closing Balance</i>			262,098.90

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at stgeorge.com.au/personal/home-loans or by calling 13 33 30.

A reminder to check with your insurer that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: moneysmart.gov.au. If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your current insurer, body corporate, or visit stgeorge.com.au/building-insurance



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Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



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DUBE INVESTMENTS SUPER FUND P/L ACN 160134734 ATF DUBE INVESTMENTS

Account Summary as at 30 Jun 2022

	Opening Balance 262,098.90	+	Interest Charge for the Period \$2,809.00	+	Total Debits excluding Interest 0.00	-	Total Credits 4,923.00	=	Closing Balance 259,984.90
			Contract Term Remaining 21yrs 03mths		Forecasted Term 21yrs 03mths		Interest Offset Benefit for Statement Period \$372.94		Annual Percentage Rate 5.520%

Repayment Details as at 30 Jun 2022

Monthly Repayment \$1,641.00	Monthly Repayment Due Date due on the 8th	Repayment Account 449 730 741
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$11,231.93.



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Ref: 112911099828800

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Statement End Date 30/06/2022

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 Date	Transaction Description	Debit	Credit	Loan Balance
09 Mar 2022	<i>Opening Balance</i> Interest Rate 4.770% PA			262,098.90
07 Apr 2022	INTEREST	941.21		263,040.11
08 Apr 2022	REPAYMT A/C TFR		1,641.00	261,399.11
07 May 2022	INTEREST	906.17		262,305.28
08 May 2022	REPAYMT A/C TFR		1,641.00	260,664.28
17 May 2022	INTEREST RATE CHANGE TO 5.02% PA			260,664.28
07 Jun 2022	INTEREST	961.62		261,625.90
08 Jun 2022	REPAYMT A/C TFR		1,641.00	259,984.90
21 Jun 2022	INTEREST RATE CHANGE TO 5.52% PA			259,984.90
30 Jun 2022	<i>Closing Balance</i>			259,984.90

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