



Martin Anthony Raftery  
22 Prunda Circuit  
WELLINGTON POINT QLD 4160

Your Connective Home Loan

Deposit BSB 183 712

Withdraw BSB 183 711

BPAY® Biller Code 94094

® Registered to BPAY Pty Ltd ABN 69 079 137 518  
Please refer to your deposit card for your  
customer reference number.

**Borrowers:**

Rafega Super Pty Ltd ATF Rafega Super Fund

**Statement period** 01 Jul 2021 to 31 Dec 2021

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Connective SMSF Variable Rate

**Account No:** 74210252  
**Account Limit:** \$338,472.96

<b>Opening rate of the statement period:</b>	<b>5.25%</b>	<b>Current rate:</b>	<b>5.25%</b>
<b>Opening balance:</b>	<b>\$339,009.25</b>	<b>Closing balance:</b>	<b>\$335,980.39</b>
Total debits:	\$8,890.74	Total credits:	\$11,919.60
Total interest:	\$8,890.74	Total interest YTD:	\$8,890.74
Total fees:	\$0.00	Account funds available:	\$0.00

**We've included some important notices for you at the end of this statement.**

Date	Description	Debit	Credit	Balance
<b>01 Jul 2021</b>	<b>Opening Balance</b>			<b>339,009.25DR</b>
01 Jul 2021	Direct Debit Payment		1,986.60	337,022.65DR
01 Jul 2021	Interest Charged	1,462.85		338,485.50DR
02 Aug 2021	Direct Debit Payment		1,986.60	336,498.90DR
02 Aug 2021	Interest Charged	1,557.96		338,056.86DR
01 Sep 2021	Direct Debit Payment		1,986.60	336,070.26DR
01 Sep 2021	Interest Charged	1,458.74		337,529.00DR
01 Oct 2021	Direct Debit Payment		1,986.60	335,542.40DR
01 Oct 2021	Interest Charged	1,456.46		336,998.86DR
01 Nov 2021	Direct Debit Payment		1,986.60	335,012.26DR
01 Nov 2021	Interest Charged	1,502.65		336,514.91DR
01 Dec 2021	Direct Debit Payment		1,986.60	334,528.31DR
01 Dec 2021	Interest Charged	1,452.08		335,980.39DR

Continued overleaf...

Statement period 01 Jul 2021 to 31 Dec 2021

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## Connective SMSF Variable Rate cont...

Date	Description	Debit	Credit	Balance
Mortgagee: Perpetual Limited ACN 000 431 827				
Mortgage Manager: Connective Lender Services Pty Ltd ACN 161 731 460				

**An update on Comprehensive Credit Reporting**

We participate in comprehensive credit reporting (CCR), which means your account information, including limits and repayment history, is shared with credit reporting bodies. If you'd like to learn more about CCR, please visit [creditsmart.org.au](https://creditsmart.org.au).

**Feedback and Complaints**

If you have feedback or a complaint about our products or services, or want to find out more about our dispute resolution procedures including information on how to contact the Australian Financial Complaints Authority (AFCA), please refer to [macquarie.com.au/feedback-and-complaints.html](https://macquarie.com.au/feedback-and-complaints.html) or contact us.

**Important notices****Don't let your insurance policy fall short when you need it most**

Whether it's your home or an investment property, buying real estate is one of the most important financial decisions you'll make. You need to make sure your property is adequately insured to cover the full replacement value, as well as any extra costs, if your property is damaged or destroyed.

As outlined in your home loan terms and conditions, you're required to hold adequate home insurance at all times. It's important to get in touch with your insurer regularly to review your cover to make sure it meets your needs, as well as that of your lender. For more information about how to avoid underinsurance visit the ASIC MoneySmart website at [moneysmart.gov.au](https://moneysmart.gov.au)

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**Are your details up to date?**

It's important your details are up to date so we can reach you with information about your account. You can update your details at [connective.openportal.com.au](https://connective.openportal.com.au)

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**Borrowers:**

Rafega Super Pty Ltd ATF Rafega Super Fund

**Statement period** 01 Jan 2022 to 31 Mar 2022

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Connective SMSF Variable Rate

Account No: 74210252  
Account Limit: \$337,574.56

Opening rate of the statement period:	5.25%	Current rate:	5.25%
Opening balance:	\$335,980.39	Closing balance:	\$0.00
Total debits:	\$5,705.88	Total credits:	\$341,686.27
Total interest:	\$5,305.88	Total interest YTD:	\$14,196.62
Total fees:	\$400.00	Account funds available:	\$0.00

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Date	Description	Debit	Credit	Balance
01 Jan 2022	Opening Balance			335,980.39DR
04 Jan 2022	Direct Debit Payment		1,986.60	333,993.79DR
04 Jan 2022	Interest Charged	1,643.08		335,636.87DR
01 Feb 2022	Direct Debit Payment		1,986.60	333,650.27DR
01 Feb 2022	Interest Charged	1,351.74		335,002.01DR
01 Mar 2022	Direct Debit Payment		1,986.60	333,015.41DR
01 Mar 2022	Interest Charged	1,349.19		334,364.60DR
22 Mar 2022	Interest Charged Effective: 21 Mar 22	961.87		335,326.47DR
22 Mar 2022	Principal Payment (discharge) Effective: 21 Mar 22		335,726.47	400.00CR
22 Mar 2022	Mortgage Discharge Fee Effective: 21 Mar 22	400.00		0.00DR

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Statement period 01 Jan 2022 to 31 Mar 2022

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## Connective SMSF Variable Rate cont...

Date	Description	Debit	Credit	Balance
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Mortgagee:	Perpetual Limited	ACN 000 431 827
Mortgage Manager:	Connective Lender Services Pty Ltd	ACN 161 731 460

## Feedback and Complaints

If you have feedback or a complaint about our products or services, or want to find out more about our dispute resolution procedures including information on how to contact the Australian Financial Complaints Authority (AFCA), please refer to [macquarie.com.au/feedback-and-complaints.html](http://macquarie.com.au/feedback-and-complaints.html) or contact us.

## Important notices

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