

ABN 46 008 583 542

Enquiries 1800 007 722 | mortgages@macquarie.com | Opening hours - 8.30am to 7pm Monday to Friday (Sydney time)

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Brent Jason Casey 47 Austin Cres CONSTITUTION HILL NSW 2145

Your Macquarie Home Loan			
Deposit BSB	032 854		
Withdraw BSB 032 873			
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:

Casey Family Pty Ltd ATF Casey Family Superfund

Statement period 01 Jul 2019 to 31 Dec 2019

Macquarie Bank Mortgage Solutions Standard Variable Rate

Account No: 23895507 Account Limit: \$438,552.77

Opening rate of the			
statement period:	5.01%	Current rate:	4.66%
Opening balance:	\$442,964.37	Closing balance:	\$438,656.81
Total debits:	\$10,687.94	Total credits:	\$14,995.50
Total interest:	\$10,662.94	Total interest YTD:	\$10,662.94
Total fees:	\$25.00	Account funds available:	\$0.00

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

Date	Description	Debit	Credit	Balance
01 Jul 2019	Opening Balance			442,964.37DR
01 Jul 2019	Direct Debit Payment		2,597.53	440,366.84DR
01 Jul 2019	Interest Charged	1,757.05		442,123.89DR
18 Jul 2019	(Rate Change to 4.81%)			442,123.89DR
01 Aug 2019	(Direct Debit Due \$2530.71)			442,123.89DR
01 Aug 2019	Interest Charged	1,847.35		443,971.24DR
08 Aug 2019	Contractual Arrears Fee	25.00		443,996.24DR
09 Aug 2019	Direct Debit Payment		2,530.71	441,465.53DR
02 Sep 2019	Direct Debit Payment		2,478.82	438,986.71DR
02 Sep 2019	Interest Charged	1,864.30		440,851.01DR
01 Oct 2019	Direct Debit Payment		2,478.82	438,372.19DR
01 Oct 2019	Interest Charged	1,684.78		440,056.97DR
17 Oct 2019	(Rate Change to 4.66%)			440,056.97DR
01 Nov 2019	Direct Debit Payment		2,478.82	437,578.15DR
01 Nov 2019	Interest Charged	1,770.60		439,348.75DR
02 Dec 2019	Direct Debit Payment		2,430.80	436,917.95DR
02 Dec 2019	Interest Charged	1,738.86		438,656.81DR

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Statement period 01 Jul 2019 to 31 Dec 2019

Macquarie Bank Mortgage Solutions Standard Variable Rate cont...

Date	Description		Debit	Credit	Balance		
Mortgagee:		Perpetual Limited		ACN 000 43	31 827		
Mortgage Manager: Australian Credit Licence		Macquarie Bank Limited 237502	•		ACN 008 583 542		

Important notices

An update on Comprehensive Credit Reporting

We've begun participating in the Comprehensive Credit Reporting (CCR) regime. We're sharing your account information with Equifax including limits and repayments history. If you'd like to know more about CCR, please go to **creditsmart.org.au**

Update on your Cash card

We're letting you know that from April 2020, we'll no longer offer the Cash card as a product feature of our home loans. This means if you have a Cash card, you'll no longer be able to use your card to withdraw money at ATMs or for purchases at point of sale terminals. You'll still be able to make transfers and payments out of your account online. We're sorry for any inconvenience this may cause and we'll be in touch over the next few months to let you know the exact date of the change.

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**

Make the switch to online statements

Go paperless and get instant, secure access to your statements online. To opt in, log in to your account at **macquarie.com/personal**

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 macquarie.com/personal or through the Macquarie Mobile Banking app. Visit **help.macquarie.com** to find out how.

Forgotten your Macquarie ID?

Simply go to **macquarie.com.au/personal** and select Trouble logging in? You'll just need to enter your last name, date of birth and registered email to retrieve your Macquarie ID.

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