



Statement of Account

Customer Enquiries 02 8116 1010
Loan Account 201047933
Statement Period 01 Jan to 30 Jun 2022
Statement Number 1-00016 (Page 1)
Loan Account Interest Rate 5.19 %

Ms Suzanne Helen Eva
Schamschu...
103/365A Edgecliff Road
EDGECLIFF, NSW, 2027

ACCOUNT SUMMARY

Opening Balance	Total Credits	Total Debits	Closing Balance	Available Redraw
\$ 440,117.74	\$ 14,988.00	\$ 6,485.92	\$ 431,615.66	\$ 175,752.60

STATEMENT DETAILS

INTEREST CHARGED TO YOUR LOAN ACCOUNT IN THIS STATEMENT	\$ 6,485.92
FINANCIAL YEAR INTEREST TO DATE	\$ 13,148.73

LOAN TRANSACTION DETAILS

Date	Transaction Description	Debit	Credit	Balance
1 Jan 2022	Opening Balance			\$440,117.74
07 Jan 2022	INTEREST CHARGE Original amount of \$1,643.07 received an offset benefit of \$523.69.	\$1,119.38		\$441,237.12
13 Jan 2022	INTERACCOUNT PAYMENT RECEIVED Inter Account payment from account: 401002720		\$2,498.00	\$438,739.12
07 Feb 2022	INTEREST CHARGE Original amount of \$1,637.63 received an offset benefit of \$518.59.	\$1,119.04		\$439,858.16
14 Feb 2022	INTERACCOUNT PAYMENT RECEIVED Inter Account payment from account: 401002720		\$2,498.00	\$437,360.16
07 Mar 2022	INTEREST CHARGE Original amount of \$1,474.98 received an offset benefit of \$489.80.	\$985.18		\$438,345.34
14 Mar 2022	INTERACCOUNT PAYMENT RECEIVED Inter Account payment from account: 401002720		\$2,498.00	\$435,847.34
07 Apr 2022	INTEREST CHARGE Original amount of \$1,627.15 received an offset benefit of \$532.74.	\$1,094.41		\$436,941.75



Loan Account
Statement Period
Statement Number

201047933
01 Jan to 30 Jun 2022
1-00016 (Page 2 of 3)

Date	Transaction Description	Debit	Credit	Balance
13 Apr 2022	INTERACCOUNT PAYMENT RECEIVED Inter Account payment from account: 401002720		\$2,498.00	\$434,443.75
07 May 2022	INTEREST CHARGE Original amount of \$1,569.37 received an offset benefit of \$517.25.	\$1,052.12		\$435,495.87
13 May 2022	INTERACCOUNT PAYMENT RECEIVED Inter Account payment from account: 401002720		\$2,498.00	\$432,997.87
27 May 2022	Interest rate ammended from 4.390% to 4.690% effective from 27/05/2022			\$432,997.87
07 Jun 2022	INTEREST CHARGE Original amount of \$1,655.38 received an offset benefit of \$539.59.	\$1,115.79		\$434,113.66
14 Jun 2022	INTERACCOUNT PAYMENT RECEIVED Inter Account payment from account: 401002720		\$2,498.00	\$431,615.66
22 Jun 2022	Interest rate ammended from 4.690% to 5.190% effective from 22/06/2022			\$431,615.66
30 Jun 2022	<i>Closing Balance</i>			\$431,615.66

Annual Insurance Reminder

A condition of your mortgage is that insurance is maintained at all times over the property offered as security for the loan. To find out whether your current level of cover is adequate please contact your insurance provider. For information about the risks of being underinsured, please visit ASIC's MoneySmart website:

<https://moneysmart.gov.au/home-insurance>

Tip: You can reduce how much interest you need to pay on your loan

By making extra repayments via your internet banking into your loan the amount of interest over the life of the loan will be reduced. This can result in your loan getting paid off sooner. Simply add an extra monthly repayment online today and it can make a big difference over time.

Intelligent saving with an everyday offset account

Whether you're looking to save or spend, our everyday offset accounts give you benefits over traditional savings accounts offered by the banks, with the convenience of Pay Anyone and paying your bills with BPAY. Having your salary deposited directly into your offset account immediately reduces the interest you pay, which is calculated daily. The more you save in your offset account, the less interest you will pay.

You may find that saving money in your offset account is more beneficial than using your savings account. This is because you may save more interest on your home loan than you would otherwise earn using a savings account. Depositing your salary into your everyday offset account means you will be increasing equity in your home or investment property rather than paying tax on any interest you earn.

Mortgage House is going Green.

We are an environmentally responsible organisation and as part of our effort to be even more environmentally conscious we are no longer corresponding via printed/post.

As of 11 July 2022 we are moving to electronic delivery of all notices and you agree that you nominate the below email address and your residential address as your address for service of notices and other documents in relation to your loan.

The nominated email address is: suzanne.scham@gmail.com

The nominated residential address is: 103/365A Edgecliff Road, EDGECLIFF, NSW, 2027

If you have any questions or concerns, please contact us on customercare@mortgagehouse.com.au.

Yours sincerely

Customer Care Team