

# MISSING FUNDS

**Suzanne "Suzanne" Schamschula** <suzanne@enrichyourjourney.com>

6 December 2022, 10:03 AM

To: Kevin Croom <kevinc@mortgagehouse.com.au> , Customer Relations <customerrelations@mortgagehouse.com.au>

Cc: Gisella D'Orio <gisella@greenfrogsuper.com.au>

Hi Kevin / Customer Service

Would you mind looking into, clarifying and adjusting a payment of \$2498 which came out of my offset account (noted on the offset statement below on the 08 Dec 2021 described as 'Immediate Transfer Out" etc). It never hit my loan account (see screen print below) and it doesn't appear to have been returned to my offset account either. I gather when adjusting this the money needs to be returned to my offset account together with the associated interest that I've been paying on that amount to date had the money been in my offset account all along. Note a subsequent loan repayment for that month did come out on the 14th of December and did hit my loan account the same day. (see screen prints)

Kevin, you are most aware of my accounts but I have addressed this to customer relations in case that's where it needs to go. My accountant Gisella highlighted this to me. She is waiting to send my accounts to the SMSF auditor so she can finalise my tax for the 2021/2022 financial year.






Please let me know if you have any questions or need anything else.



With thanks  
Suzanne Schamschula

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<b>Loan Account</b>	201047933
<b>Statement Period</b>	01 Jul to 31 Dec 2021
<b>Statement Number</b>	1-00015 (Page 2 of 3)

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Statement Number

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Date	Transaction Description	Debit	Credit	Balance
07 Nov 2021	INTEREST CHARGE Original amount of \$1,651.24 received an offset benefit of \$550.43.	\$1,100.81		\$443,649.48
11 Nov 2021	DIRECT DEBIT REPAYMENT From: Abundance Always PL 401002720		\$2,498.00	\$441,151.48
11 Nov 2021	DISHONOURED PAYMENT Refer To Customer	\$2,498.00		\$443,649.48
11 Nov 2021	DISHONOUR FEE	\$95.00		\$443,744.48
11 Nov 2021	WAIVER OF DISHONOUR FEE fee waiver		\$95.00	\$443,649.48
15 Nov 2021	INTERACCOUNT PAYMENT RECEIVED Inter Account payment from account: 401002720		\$2,498.00	\$441,151.48
07 Dec 2021	FACILITY FEE	\$395.00		\$441,546.48
07 Dec 2021	INTEREST CHARGE Original amount of \$1,594.17 received an offset benefit of \$524.91.	\$1,069.26		\$442,615.74
14 Dec 2021	INTERACCOUNT PAYMENT RECEIVED Inter Account payment from account: 401002720		\$2,498.00	\$440,117.74
31 Dec 2021	Closing Balance			\$440,117.74

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**Offset Account**  
**Statement Period**  
**Statement Number**

401002720  
 01 Jul to 31 Dec 2021  
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<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
15 Nov 2021	INTERACCOUNT PAYMENT MADE Inter Account payment to account: 201047933	\$2,498.00		\$144,808.81
08 Dec 2021	IMMEDIATE TRANSFER OUT Immediate Transfer To: Abundance Always P/L 201047933	\$2,498.00		\$142,310.81
14 Dec 2021	INTERACCOUNT PAYMENT MADE Inter Account payment to account: 201047933	\$2,498.00		\$139,812.81
31 Dec 2021	<i>Closing Balance</i>			<i>\$139,812.81</i>