



Statement of Account

Customer Enquiries 02 8116 1010
Loan Account 201047933
Statement Period 01 Jul to 31 Dec 2021
Statement Number 1-00015 (Page 1)
Loan Account Interest Rate 4.39 %

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

ACCOUNT SUMMARY

Opening Balance	Total Credits	Total Debits	Closing Balance	Available Redraw
\$ 448,047.93	\$ 17,581.00	\$ 9,650.81	\$ 440,117.74	\$ 173,357.59

STATEMENT DETAILS

INTEREST CHARGED TO YOUR LOAN ACCOUNT IN THIS STATEMENT	\$ 6,662.81
FINANCIAL YEAR INTEREST TO DATE	\$ 6,662.81

LOAN TRANSACTION DETAILS

Date	Transaction Description	Debit	Credit	Balance
1 Jul 2021	Opening Balance			\$448,047.93
07 Jul 2021	INTEREST CHARGE Original amount of \$1,617.85 received an offset benefit of \$436.77.	\$1,181.08		\$449,229.01
12 Jul 2021	DIRECT DEBIT REPAYMENT From: Abundance Always PL 401002720		\$2,498.00	\$446,731.01
07 Aug 2021	INTEREST CHARGE Original amount of \$1,667.13 received an offset benefit of \$544.40.	\$1,122.73		\$447,853.74
11 Aug 2021	DIRECT DEBIT REPAYMENT From: Abundance Always PL 401002720		\$2,498.00	\$445,355.74
07 Sep 2021	INTEREST CHARGE Original amount of \$1,661.70 received an offset benefit of \$550.42.	\$1,111.28		\$446,467.02
13 Sep 2021	DIRECT DEBIT REPAYMENT From: Abundance Always PL 401002720		\$2,498.00	\$443,969.02
07 Oct 2021	INTEREST CHARGE Original amount of \$1,603.74 received an offset benefit of \$526.09.	\$1,077.65		\$445,046.67
11 Oct 2021	DIRECT DEBIT REPAYMENT From: Abundance Always PL 401002720		\$2,498.00	\$442,548.67



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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

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.