



MR & MRS DACK  
4 BRADY CL  
BRAESIDE VIC 3195

A 3-543

**Account Balance Summary**

Opening balance	\$92,297.00	Dr
Total credits	\$4,043.58	
Total debits	\$2,815.54	
<b>Closing balance</b>	<b>\$91,068.96</b>	<b>Dr</b>

**Statement starts 31 July 2021**  
**Statement ends 31 January 2022**

**Available Redraw \$0.00**

**Outlet Details**

Bendigo  
57-59 Mitchell St, Bendigo VIC 3550

**Account Details**

PETER NORMAN DACK & MARGARET ANNE DACK ATF THE  
DACK SUPERANNUATION FUND

BSB number 083-543  
Account number 18-339-1453

**Offset Account Details**

No offset account linked

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
31 Jul 2021	Brought forward			92,297.00 Dr
2 Aug 2021	Please Note Your Current Debit Interest Rate Is 5.97%			92,297.00 Dr
16 Aug 2021	Loan Instalment Dack Superan			
	From A/C 17-516-1092 .....		673.93	91,623.07 Dr
31 Aug 2021	Debit Interest This Financial Year To Date \$933.71			
	Interest Charged .....	481.43		
	Loan Service Fee .....	8.00		92,112.50 Dr
15 Sep 2021	Loan Instalment Dack Superan			
	From A/C 17-516-1092 .....		673.93	91,438.57 Dr
30 Sep 2021	Debit Interest This Financial Year To Date \$1,384.04			
	Interest Charged .....	450.33		
	Loan Service Fee .....	8.00		91,896.90 Dr
13 Oct 2021	It's a condition of your loan that you maintain insurance on the mortgaged property at all times for at least the full replacement value of the property. Please confirm with your insurer that your policy adequately protects your property. For more information on property insurance go to <a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a>			91,896.90 Dr
15 Oct 2021	Loan Instalment Dack Superan			
	From A/C 17-516-1092 .....		673.93	91,222.97 Dr
29 Oct 2021	Debit Interest This Financial Year To Date \$1,818.39			
	Interest Charged .....	434.35		
	Loan Service Fee .....	8.00		91,665.32 Dr
15 Nov 2021	Loan Instalment Dack Superan			
	From A/C 17-516-1092 .....		673.93	90,991.39 Dr
30 Nov 2021	Debit Interest This Financial Year To Date \$2,296.51			
	Interest Charged .....	478.12		
	Loan Service Fee .....	8.00		91,477.51 Dr
15 Dec 2021	Loan Instalment Dack Superan			
	From A/C 17-516-1092 .....		673.93	90,803.58 Dr
31 Dec 2021	Debit Interest This Financial Year To Date \$2,758.57			
	Interest Charged .....	462.06		
	Carried forward			91,265.64 Dr

**Transaction Details (continued)**

Date	Particulars	Debits	Credits	Balance
	Brought forward			91,265.64 Dr
	Loan Service Fee .....	8.00		91,273.64 Dr
17 Jan 2022	Loan Instalment Dack Superan			
	From A/C 17-516-1092 .....		673.93	90,599.71 Dr
31 Jan 2022	Debit Interest This Financial Year To Date \$3,219.82			
	Interest Charged .....	461.25		
	Loan Service Fee .....	8.00		91,068.96 Dr

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

**Explanatory Notes**

*Please check all entries and report any apparent error or possible unauthorised transaction immediately.*

*We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.*

*For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.*

*Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.*

031/34/03/M042850/S066879/L317/58