



Bank of Queensland Limited  
 ABN 32 009 656 740  
 AFSL and ACL 244616  
 BOQ Centre  
 Level 6, 100 Skyring Terrace  
 Newstead Qld 4006  
 GPO Box 898, Brisbane 4001  
 Telephone 1300 55 72 72  
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## STATEMENT

Account Number: **22996990**  
 BSB: 124087  
 From 02-June-2021 to 01-Dec-2021

### Business Term Loan

| Account Details           |                       |           | Statement Summary |           |                  |
|---------------------------|-----------------------|-----------|-------------------|-----------|------------------|
| Mmmm Samford Pty Ltd ATF  |                       |           | Opening Balance   |           | \$ 431,684.40 dr |
| Mmmm Superannuation Fund  |                       |           | Total Credits     |           | \$ 21,528.12 cr  |
|                           |                       |           | Total Debits      |           | \$ 9,650.15 dr   |
| Details as at 01-Dec-2021 |                       |           | Closing Balance   |           | \$ 419,806.43 dr |
| Interest Rate:            |                       |           | 4.44% p.a.        |           |                  |
| Totals 1 July to 30 June  | 2021/2022             | 2020/2021 |                   |           |                  |
| Debit Interest Charged    | 7,924.80              | 19,641.86 |                   |           |                  |
| Transactions              |                       |           |                   |           |                  |
| Posting Date              | Transaction Details   |           | Debit             | Credit    | Balance          |
| 2021                      |                       |           |                   |           |                  |
| 02-June                   | Opening Balance       |           |                   |           | 431,684.40 dr    |
| 30-June                   | Interest              |           | 1,575.35          |           | 433,259.75 dr    |
|                           | Effective Date 01-Jul |           |                   |           |                  |
| 01-Jul                    | Transfer Bch-30509599 |           |                   | 3,588.02  | 429,671.73 dr    |
| 01-Jul                    | Loan Service Fee      |           | 25.00             |           | 429,696.73 dr    |
| 31-Jul                    | Interest              |           | 1,620.37          |           | 431,317.10 dr    |
|                           | Effective Date 01-Aug |           |                   |           |                  |
| 01-Aug                    | Transfer Bch-57037379 |           |                   | 3,588.02  | 427,729.08 dr    |
| 01-Aug                    | Loan Service Fee      |           | 25.00             |           | 427,754.08 dr    |
| 31-Aug                    | Interest              |           | 1,613.04          |           | 429,367.12 dr    |
|                           | Effective Date 01-Sep |           |                   |           |                  |
| 01-Sep                    | Transfer Bch-73253701 |           |                   | 3,588.02  | 425,779.10 dr    |
| 01-Sep                    | Loan Service Fee      |           | 25.00             |           | 425,804.10 dr    |
| 30-Sep                    | Interest              |           | 1,553.89          |           | 427,357.99 dr    |
|                           | Effective Date 01-Oct |           |                   |           |                  |
| 01-Oct                    | Transfer Bch-17944321 |           |                   | 3,588.02  | 423,769.97 dr    |
| 01-Oct                    | Loan Service Fee      |           | 25.00             |           | 423,794.97 dr    |
| 31-Oct                    | Interest              |           | 1,598.11          |           | 425,393.08 dr    |
|                           | Effective Date 01-Nov |           |                   |           |                  |
| 01-Nov                    | Transfer Bch-61720819 |           |                   | 3,588.02  | 421,805.06 dr    |
| 01-Nov                    | Loan Service Fee      |           | 25.00             |           | 421,830.06 dr    |
| 30-Nov                    | Interest              |           | 1,539.39          |           | 423,369.45 dr    |
|                           | Effective Date 01-DEC |           |                   |           |                  |
| 01-Dec                    | Transfer Bch-52135061 |           |                   | 3,588.02  | 419,781.43 dr    |
| 01-Dec                    | Loan Service Fee      |           | 25.00             |           | 419,806.43 dr    |
| 01-Dec                    | Closing Balance       |           |                   |           | 419,806.43 dr    |
| Total Debits & Credits    |                       |           | 9,650.15          | 21,528.12 |                  |

Current Rate is 4.44% p.a.(Base rate 7.770% - margin 3.330% )



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## STATEMENT

Account Number: **22996990**  
BSB: 124087  
From 02-Dec-2021 to 01-June-2022

### Business Term Loan

| Account Details            |                            |           | Statement Summary |          |                  |
|----------------------------|----------------------------|-----------|-------------------|----------|------------------|
| Mmmm Samford Pty Ltd ATF   |                            |           | Opening Balance   |          | \$ 419,806.43 dr |
| Mmmm Superannuation Fund   |                            |           | Total Credits     |          | \$ 21,528.12 cr  |
|                            |                            |           | Total Debits      |          | \$ 9,385.44 dr   |
| Details as at 01-June-2022 |                            |           | Closing Balance   |          | \$ 407,663.75 dr |
| Interest Rate:             |                            |           | 4.69% p.a.        |          |                  |
| Totals 1 July to 30 June   | 2021/2022                  | 2020/2021 |                   |          |                  |
| Debit Interest Charged     | 17,160.24                  | 19,641.86 |                   |          |                  |
| Transactions               |                            |           |                   |          |                  |
| Posting Date               | Transaction Details        |           | Debit             | Credit   | Balance          |
| 2021                       |                            |           |                   |          |                  |
| 02-Dec                     | Opening Balance            |           |                   |          | 419,806.43 dr    |
| 31-Dec                     | Interest                   |           | 1,583.07          |          | 421,389.50 dr    |
|                            | Effective Date 01-Jan      |           |                   |          |                  |
| 2022                       |                            |           |                   |          |                  |
| 01-Jan                     | Transfer Bch-43286819      |           |                   | 3,588.02 | 417,801.48 dr    |
| 01-Jan                     | Loan Service Fee           |           | 25.00             |          | 417,826.48 dr    |
| 31-Jan                     | Interest                   |           | 1,575.61          |          | 419,402.09 dr    |
|                            | Effective Date 01-Feb      |           |                   |          |                  |
| 01-Feb                     | Transfer Bch-35929759      |           |                   | 3,588.02 | 415,814.07 dr    |
| 01-Feb                     | Loan Service Fee           |           | 25.00             |          | 415,839.07 dr    |
| 28-Feb                     | Interest                   |           | 1,416.36          |          | 417,255.43 dr    |
|                            | Effective Date 01-Mar      |           |                   |          |                  |
| 01-Mar                     | Transfer Bch-95778001      |           |                   | 3,588.02 | 413,667.41 dr    |
| 01-Mar                     | Loan Service Fee           |           | 25.00             |          | 413,692.41 dr    |
| 31-Mar                     | Interest                   |           | 1,560.02          |          | 415,252.43 dr    |
|                            | Effective Date 01-Apr      |           |                   |          |                  |
| 01-Apr                     | Transfer Bch-44651633      |           |                   | 3,588.02 | 411,664.41 dr    |
| 01-Apr                     | Loan Service Fee           |           | 25.00             |          | 411,689.41 dr    |
| 30-Apr                     | Interest                   |           | 1,502.38          |          | 413,191.79 dr    |
|                            | Effective Date 01-May      |           |                   |          |                  |
| 01-May                     | Transfer Bch-96144813      |           |                   | 3,588.02 | 409,603.77 dr    |
| 01-May                     | Loan Service Fee           |           | 25.00             |          | 409,628.77 dr    |
| 13-May                     | Index Rate Change To 4.69% |           |                   |          | 409,628.77 dr    |
| 31-May                     | Interest                   |           | 1,598.00          |          | 411,226.77 dr    |
|                            | Effective Date 01-June     |           |                   |          |                  |
| 01-June                    | Transfer Bch-56364953      |           |                   | 3,588.02 | 407,638.75 dr    |
| 01-June                    | Loan Service Fee           |           | 25.00             |          | 407,663.75 dr    |

| Transactions  |                        | Continued |           |               |
|---|------------------------|-----------|-----------|---------------|
| Posting Date  | Transaction Details    | Debit     | Credit    | Balance       |
| 01-June   | Closing Balance        |           |           | 407,663.75 dr |
|   | Total Debits & Credits | 9,385.44  | 21,528.12 |               |
| Current Rate is 4.69% p.a.(Base rate 8.020% – margin 3.330% ) |                        |           |           |               |

**Home Insurance Reminder Notice**

Home insurance cover is a condition of your loan if it is secured by residential property and it is important you review your policy and ensure it is current. It is also important to ensure your home is adequately covered and we encourage you to review the specified amount of cover with your insurer. For information regarding the risks of under-insurance, please visit the Australian Securities and Investments Commission (ASIC) Moneysmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)). If you would like to receive a quote for home insurance please call us on 1800 675 511.

**Statement Integrity**

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website [boq.com.au](http://boq.com.au). If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

**SECURITY ALERT FOR PIN AND PAC HOLDERS – visit [www.boq.com.au](http://www.boq.com.au)**

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit [www.boq.com.au](http://www.boq.com.au)

**Privacy and Confidentiality**

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.

**Do you have a complaint?**

If you experience a problem, are not satisfied with our products or services or a decision we have made, you can call us on 1300 55 72 72 or complete the online complaints form at [www.boq.com.au/feedback-and-complaints](http://www.boq.com.au/feedback-and-complaints).

For further information about how we handle complaints, ask our friendly staff for a copy of our Complaint Guide or alternatively download a copy available on our website.

If you're unhappy with our response, you can contact the Australian Financial Complaint Authority (AFCA) to review it. AFCA provides a free, independent external dispute resolution process. To contact AFCA call them on 1800 931 678 or go to [www.afca.org.au](http://www.afca.org.au).

**Account Details**

22996990 MCMM SMSF Loan - Available: \$0.00

**Account Information**Account Name:  
MCMM SMSF Loan**Transactions Search**Date Range For a specified range  
Start Date 01/06/2022 DD/MM/YYYY End Date 30/06/2022 DD/MM/YYYY(DD/MM/YYYY)**Transaction List Matching Search Criteria**

| Date       | Description                   | Debit      | Credit     | Balance      |
|------------|-------------------------------|------------|------------|--------------|
| 30/06/2022 | Capitalisation Bch-89465524   | \$1,666.40 |            | \$409,330.15 |
| 14/06/2022 | Int Rate Change Bch-01201616  |            | \$0.00     | \$407,663.75 |
| 01/06/2022 | Loan Service Fee Bch-78727813 | \$25.00    |            | \$407,663.75 |
| 01/06/2022 | Transfer Bch-56364953         |            | \$3,588.02 | \$407,638.75 |

Please note this Transaction List is not an official statement and is subject to change.

For loan accounts, the entry described as FEE CAPITALISATION affects the balance of the loan account. The entry/entries that appear immediately before this transaction describe the fees capitalised and do not affect the balance of the loan account.