

Account Name: Vygae Pty Ltd ATF Morasha Le
Family Super Fund
Loan Reference Number: LAI-00004171

Statement Period: 07 December 2022 - 07
December 2023
Date: 07 December 2023

LOAN ACCOUNT SUMMARY

Repayment Type	Principal and Interest
Minimum Repayment (Due day 5 of each month)	\$2,686.28
Loan Expiry Date	05 May 2053
	Balance
Loan	\$323,590.78

TRANSACTION SUMMARY

Loan Disbursements	\$348,000.00
Interest	\$15,778.35
Repayments	-\$40,187.57

TRANSACTIONS

Date	Transaction Type	Debit	Credit	Loan Balance
07/12/2022	Opening Balance			\$0.00
05/05/2023	Disbursement	\$348,000.00		\$348,000.00
23/05/2023	Payment Received		\$23,000.00	\$325,000.00
05/06/2023	Interest	\$2,298.54		\$327,298.54
05/06/2023	Payment Received		\$2,563.21	\$324,735.33
05/07/2023	Interest	\$2,203.75		\$326,939.08
05/07/2023	Payment Received		\$2,624.36	\$324,314.72
07/08/2023	Interest	\$2,430.76		\$326,745.48
07/08/2023	Payment Received		\$3,000.00	\$323,745.48
05/09/2023	Interest	\$2,132.37		\$325,877.85
05/09/2023	Payment Received		\$3,000.00	\$322,877.85
05/10/2023	Interest	\$2,200.00		\$325,077.85
05/10/2023	Payment Received		\$3,000.00	\$322,077.85
06/11/2023	Interest	\$2,340.84		\$324,418.69
06/11/2023	Payment Received		\$3,000.00	\$321,418.69
05/12/2023	Interest	\$2,172.09		\$323,590.78
07/12/2023	Closing Balance			\$323,590.78

UNCLEARED PAYMENTS

Date	Transaction Amount
05/12/2023	\$3,000.00



ANNUAL INTEREST RATE (last 12 Months)

Effective Date	Rate
10/11/2023 (Current)	8.54%
09/06/2023	8.29%
10/05/2023	8.04%
05/05/2023	7.79%



INFORMATION

The above closing balance amount may not be the same as the balance payable by you on full repayment of your loan. Details of the full repayment amount can be obtained by calling or emailing using the details provided below.

You should periodically check with your insurer that the insurance on your property has adequate cover as your mortgage terms require you to fully insure your property. You can find out more by heading to the Australian Securities and Investments Commission website, moneysmart.gov.au. If you have a strata title you may be covered by body corporate insurance. To discuss your specific insurance needs, please contact your current insurer, body corporate management or contact us.

We are always happy to assist with any matters regarding your loan, please feel free to call us during business hours or via email using the below details.

Phone



03 8657 2500
8am-6pm Mon-Fri

Email



loan@orde.com.au

Website



www.orde.com.au

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- telephoning **03 8657 2500**
- e-mailing **complaints@orde.com.au**
- writing to **Level 14, 31 Queen Street, Melbourne VIC 3000**

or by speaking to any representative of our business who will refer you to the Complaints Officer, details of whom are shown above.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint with either us or the Servicer, you may be able to refer the complaint to the Australian Financial Complaints Authority (AFCA). The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints and can be contacted:

By phone: 1800 931 678

By email: info@afca.org.au

In writing: GPO BOX 3, Melbourne VIC 3001

You can obtain further details about AFCA and obtain details of our privacy policy on request.

