

# Vr Superannuation Fund

## FY2018 Loan Repayment Schedule

|                          |                             |
|--------------------------|-----------------------------|
| Borrower                 | <b>Pardeep Singh Mangat</b> |
| Loan amount              | \$ 27,520.00                |
| Loan agreement date      | 10/10/2017                  |
| Repayment period         | 5 years                     |
| Principal repayment date | 10/10/2022                  |
| Repayment basis          | Annually                    |
| Interest rate            | 9.50%                       |

|                  | Opening Balance on 27/07/2016 |               |                   | Balance      |
|------------------|-------------------------------|---------------|-------------------|--------------|
|                  |                               |               |                   | \$ 27,520.00 |
| Repayment due by | Interest payable              | Interest paid | Principal payable |              |
| 10/10/2018       | \$ 2,455.42                   | \$ -          | \$ -              | \$ 29,975.42 |
| 10/10/2019       | \$ 2,847.66                   | \$ -          | \$ -              | \$ 32,823.08 |
| 10/10/2020       | \$ 3,118.19                   | \$ -          | \$ -              | \$ 35,941.28 |
| 10/10/2021       | \$ 3,414.42                   | \$ -          | \$ -              | \$ 39,355.70 |
| 10/10/2022       | \$ 3,738.79                   | \$ -          | \$ 27,520.00      | \$ 15,574.49 |