



Joanna Maree Reinhard
74/1 Addison Road
MANLY NSW 2095

Your Macquarie Home Loan

Deposit BSB 183-712

Withdraw BSB 183-711

BPAY[®] Biller Code 94094

[®]Registered to BPAY Pty Ltd ABN 69 079 137 518
Please refer to your deposit card for your customer reference number.

Borrowers:

Reinhard Marketing Pty Ltd atf Life is Good Superannuation Fund

Statement period 01 Jan 2023 to 30 Jun 2023

Page 1 of 2

Investment Home Loan

Account No: 19278263
Account Limit: \$383,542.52

Opening rate of the statement period:	7.97%	Current rate:	8.97%
Opening balance:	\$385,578.35	Closing balance:	\$382,538.14
Total debits:	\$15,714.89	Total credits:	\$18,755.10
Total interest:	\$15,714.89	Total interest YTD:	\$28,643.07
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Jan 2023	Opening Balance			385,578.35DR
03 Jan 2023	Direct Debit Payment		3,030.25	382,548.10DR
03 Jan 2023	Interest Charged	2,738.77		385,286.87DR
01 Feb 2023	Direct Debit Payment		3,093.63	382,193.24DR
01 Feb 2023	Interest Charged	2,439.76		384,633.00DR
22 Feb 2023	(Rate Change to 8.22%)			384,633.00DR
01 Mar 2023	Direct Debit Payment		3,093.63	381,539.37DR
01 Mar 2023	Interest Charged	2,370.08		383,909.45DR
22 Mar 2023	(Rate Change to 8.47%)			383,909.45DR
03 Apr 2023	Direct Debit Payment		3,152.63	380,756.82DR
03 Apr 2023	Interest Charged	2,884.69		383,641.51DR
01 May 2023	Direct Debit Payment		3,192.48	380,449.03DR
01 May 2023	Interest Charged	2,492.72		382,941.75DR
19 May 2023	(Rate Change to 8.72%)			382,941.75DR
01 Jun 2023	Direct Debit Payment		3,192.48	379,749.27DR
01 Jun 2023	Interest Charged	2,788.87		382,538.14DR
23 Jun 2023	(Rate Change to 8.97%)			382,538.14DR

Statement period 01 Jan 2023 to 30 Jun 2023

Page 2 of 2

Investment Home Loan cont...

Date	Description	Debit	Credit	Balance
Mortgagee:	Perpetual Limited		ACN 000 431 827	
Mortgage Manager: Australian Credit Licence	Macquarie Bank Limited 237502		ACN 008 583 542	

Feedback and Complaints

If you have feedback or a complaint about our products or services, or want to find out more about our dispute resolution procedures including information on how to contact the Australian Financial Complaints Authority (AFCA), please refer to macquarie.com.au/feedback-and-complaints.html or contact us.

Important notices**Don't let your insurance policy fall short when you need it most**

Whether it's your home or an investment property, buying real estate is one of the most important financial decisions you'll make. You need to make sure your property is adequately insured to cover the full replacement value, as well as any extra costs, if your property is damaged or destroyed.

As outlined in your home loan terms and conditions, you're required to hold adequate home insurance at all times. It's important to get in touch with your insurer regularly to review your cover to make sure it meets your needs, as well as that of your lender. For more information about how to avoid underinsurance visit the ASIC MoneySmart website at moneysmart.gov.au

Make the switch to online statements

Go paperless and get instant, secure access to your statements online. To opt in, log in to your account at macquarie.com/personal

Are your details up to date?

It's important your details are up to date so we can reach you with information about your account. You can update your details at macquarie.com/personal or through the Macquarie Mobile Banking app. Visit help.macquarie.com to find out how.

Forgotten your Macquarie ID?

Simply go to macquarie.com.au/personal and select Trouble logging in? You'll just need to enter your last name, date of birth and registered email to retrieve your Macquarie ID.