

Statement of Account  
**HOME LOAN**

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0671971 00

**BSB/Acct ID No.** 114-911 067197100

**Statement Start Date** 01/07/2018


**Statement End Date** 14/10/2018

**Page** 1 of 2

**Loan Account**

C & Z LANGTON PTY LTD ACN 612 605 919 ATF LANGTON SUPERANNUATION FUND

**Account Summary as at 14 Oct 2018**

	<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
	225,395.17	+	\$4,647.16	+	68.00	-	5,916.00	=	224,194.33
			<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			28yrs 00mths		28yrs 00mths		\$284.05		6.670%

**Repayment Details as at 14 Oct 2018**

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$1,474.00	due on the 14th	469 166 913
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00



**Biller Code: 808220**  
**Ref: 114911067197100**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S411 0671971 00

BSB/Acct ID No. 114-911 067197100

Statement Start Date 01/07/2018

Statement End Date 14/10/2018

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**Phone Banking Plus**

**☎ 13 33 22**

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2018	Opening Balance Interest Rate 6.530% PA			225,395.17
13 Jul 2018	INTEREST	1,143.53		226,538.70
13 Jul 2018	ADMIN FEE	12.00		226,550.70
13 Jul 2018	FULL OFFSET SERVICE FEE	5.00		226,555.70
14 Jul 2018	REPAYMT A/C TFR		1,479.00	225,076.70
13 Aug 2018	INTEREST	1,180.43		226,257.13
13 Aug 2018	ADMIN FEE	12.00		226,269.13
13 Aug 2018	FULL OFFSET SERVICE FEE	5.00		226,274.13
14 Aug 2018	REPAYMT A/C TFR		1,479.00	224,795.13
13 Sep 2018	INTEREST	1,174.89		225,970.02
13 Sep 2018	ADMIN FEE	12.00		225,982.02
13 Sep 2018	FULL OFFSET SERVICE FEE	5.00		225,987.02
14 Sep 2018	REPAYMT A/C TFR		1,479.00	224,508.02
19 Sep 2018	INTEREST RATE CHANGE TO 6.67% PA			224,508.02
13 Oct 2018	INTEREST	1,148.31		225,656.33
13 Oct 2018	ADMIN FEE	12.00		225,668.33
13 Oct 2018	FULL OFFSET SERVICE FEE	5.00		225,673.33
14 Oct 2018	REPAYMT A/C TFR		1,479.00	224,194.33
14 Oct 2018	Closing Balance			224,194.33

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au). To discuss your specific insurance needs, contact your current insurer or visit your local branch.

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**Loan Acct Number** S411 0671971 00

**BSB/Acct ID No.** 114-911 067197100

**Statement Start Date** 15/10/2018


**Statement End Date** 14/04/2019

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**Loan Account**

C & Z LANGTON PTY LTD ACN 612 605 919 ATF LANGTON SUPERANNUATION FUND

**Account Summary as at 14 Apr 2019**

	<b>Opening Balance</b> 224,194.33	+	<b>Interest Charge for the Period</b> \$6,891.09	+	<b>Total Debits excluding Interest</b> 102.00	-	<b>Total Credits</b> 8,944.00	=	<b>Closing Balance</b> 222,243.42
			<b>Contract Term Remaining</b> 27yrs 06mths		<b>Forecasted Term</b> 27yrs 04mths		<b>Interest Offset Benefit for Statement Period</b> \$539.83		<b>Annual Percentage Rate</b> 6.670%

**Repayment Details as at 14 Apr 2019**

<b>Monthly Repayment</b> \$1,488.00	<b>Monthly Repayment Due Date</b> due on the 14th	<b>Repayment Account</b> 469 166 913
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00



**Bill Code: 808220**  
**Ref: 114911067197100**

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Loan Acct Number S411 0671971 00

BSB/Acct ID No. 114-911 067197100

Statement Start Date 15/10/2018

Statement End Date 14/04/2019

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
15 Oct 2018	Opening Balance Interest Rate 6.670% PA			224,194.33
13 Nov 2018	INTEREST	1,188.51		225,382.84
13 Nov 2018	ADMIN FEE	12.00		225,394.84
13 Nov 2018	FULL OFFSET SERVICE FEE	5.00		225,399.84
14 Nov 2018	REPAYMT A/C TFR		1,479.00	223,920.84
13 Dec 2018	INTEREST	1,144.51		225,065.35
13 Dec 2018	ADMIN FEE	12.00		225,077.35
13 Dec 2018	FULL OFFSET SERVICE FEE	5.00		225,082.35
14 Dec 2018	REPAYMT A/C TFR		1,493.00	223,589.35
13 Jan 2019	INTEREST	1,176.35		224,765.70
13 Jan 2019	ADMIN FEE	12.00		224,777.70
13 Jan 2019	FULL OFFSET SERVICE FEE	5.00		224,782.70
14 Jan 2019	REPAYMT A/C TFR		1,493.00	223,289.70
13 Feb 2019	INTEREST	1,171.27		224,460.97
13 Feb 2019	ADMIN FEE	12.00		224,472.97
13 Feb 2019	FULL OFFSET SERVICE FEE	5.00		224,477.97
14 Feb 2019	REPAYMT A/C TFR		1,493.00	222,984.97
13 Mar 2019	INTEREST	1,053.21		224,038.18
13 Mar 2019	ADMIN FEE	12.00		224,050.18
13 Mar 2019	FULL OFFSET SERVICE FEE	5.00		224,055.18
14 Mar 2019	REPAYMT A/C TFR		1,493.00	222,562.18
13 Apr 2019	INTEREST	1,157.24		223,719.42
13 Apr 2019	ADMIN FEE	12.00		223,731.42
13 Apr 2019	FULL OFFSET SERVICE FEE	5.00		223,736.42
14 Apr 2019	REPAYMT A/C TFR		1,493.00	222,243.42
14 Apr 2019	Closing Balance			222,243.42

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**Loan Acct Number** S411 0671971 00

**BSB/Acct ID No.** 114-911 067197100

**Statement Start Date** 15/04/2019

**Statement End Date** 30/06/2019

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**Loan Account**

C & Z LANGTON PTY LTD ACN 612 605 919 ATF LANGTON SUPERANNUATION FUND

**Account Summary as at 30 Jun 2019**



<b>Opening Balance</b> 222,243.42	+	<b>Interest Charge for the Period</b> \$2,249.78	+	<b>Total Debits excluding Interest</b> 29.00	-	<b>Total Credits</b> 2,981.00	=	<b>Closing Balance</b> 221,541.20
		<b>Contract Term Remaining</b> 27yrs 04mths		<b>Forecasted Term</b> 25yrs 09mths		<b>Interest Offset Benefit for Statement Period</b> \$225.51		<b>Annual Percentage Rate</b> 6.470%

**Repayment Details as at 30 Jun 2019**

<b>Monthly Repayment</b> \$1,488.00	<b>Monthly Repayment Due Date</b> due on the 14th	<b>Repayment Account</b> 469 166 913
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$13,788.03.



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BSB/Acct ID No. 114-911 067197100

Statement Start Date 15/04/2019

Statement End Date 30/06/2019


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**Phone Banking Plus**

**☎ 13 33 22**

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**Transaction Details**

 Date	Transaction Description	Debit	Credit	Loan Balance
15 Apr 2019	<i>Opening Balance</i> Interest Rate 6.670% PA			222,243.42
13 May 2019	INTEREST	1,108.69		223,352.11
13 May 2019	ADMIN FEE	12.00		223,364.11
13 May 2019	FULL OFFSET SERVICE FEE	5.00		223,369.11
14 May 2019	REPAYMT A/C TFR		1,493.00	221,876.11
13 Jun 2019	INTEREST	1,141.09		223,017.20
13 Jun 2019	ADMIN FEE	12.00		223,029.20
14 Jun 2019	REPAYMT A/C TFR		1,488.00	221,541.20
18 Jun 2019	INTEREST RATE CHANGE TO 6.47% PA			221,541.20
30 Jun 2019	<i>Closing Balance</i>			221,541.20

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