

Loan Activity Statement

Account Number 40 529 817 9

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Statement Period 01.07.22 to 30.06.23

MAB61 Pty Ltd ATF Mark Bates Superannu
4 Blakiston Ct
PARALOWIE SA 5108

BPAY® Biller Code 18309 Reference No. 40 529 817 9
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DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 07. 22	Opening Loan Balance			310, 941. 41
01. 07. 22	La Trobe Financial Quick Pay Repayment		590. 75	310, 350. 66
08. 07. 22	La Trobe Financial Quick Pay Repayment		615. 75	309, 734. 91
15. 07. 22	La Trobe Financial Quick Pay Repayment		615. 75	309, 119. 16
22. 07. 22	La Trobe Financial Quick Pay Repayment		615. 75	308, 503. 41
29. 07. 22	La Trobe Financial Quick Pay Repayment		615. 75	307, 887. 66
31. 07. 22	Account Service Fee	15. 00		307, 902. 66
31. 07. 22	Interest (8.24% p.a.)	2, 134. 68		310, 037. 34
05. 08. 22	La Trobe Financial Quick Pay Repayment		641. 75	309, 395. 59
12. 08. 22	La Trobe Financial Quick Pay Repayment		641. 75	308, 753. 84
19. 08. 22	La Trobe Financial Quick Pay Repayment		641. 75	308, 112. 09
26. 08. 22	La Trobe Financial Quick Pay Repayment		641. 75	307, 470. 34
31. 08. 22	Account Service Fee	15. 00		307, 485. 34
31. 08. 22	Interest (8.74% p.a.)	2, 261. 57		309, 746. 91
02. 09. 22	La Trobe Financial Quick Pay Repayment		667. 75	309, 079. 16
09. 09. 22	La Trobe Financial Quick Pay Repayment		667. 75	308, 411. 41
16. 09. 22	La Trobe Financial Quick Pay Repayment		667. 75	307, 743. 66
23. 09. 22	La Trobe Financial Quick Pay Repayment		667. 75	307, 075. 91
30. 09. 22	La Trobe Financial Quick Pay Repayment		667. 75	306, 408. 16
30. 09. 22	Account Service Fee	15. 00		306, 423. 16
30. 09. 22	Interest (9.24% p.a.)	2, 293. 14		308, 716. 30
07. 10. 22	La Trobe Financial Quick Pay Repayment		694. 00	308, 022. 30
14. 10. 22	La Trobe Financial Quick Pay Repayment		694. 00	307, 328. 30
21. 10. 22	La Trobe Financial Quick Pay Repayment		694. 00	306, 634. 30
28. 10. 22	La Trobe Financial Quick Pay Repayment		694. 00	305, 940. 30
31. 10. 22	Account Service Fee	15. 00		305, 955. 30
31. 10. 22	Interest (9.49% p.a.)	2, 458. 77		308, 414. 07
03. 11. 22	Repayment Received Thank You		318, 894. 99	10, 480. 92-
03. 11. 22	Loan Discharge Fee	1, 350. 00		9, 130. 92-
03. 11. 22	Information Production Fee	290. 00		8, 840. 92-
03. 11. 22	Electronic File Fee - Discharges	300. 00		8, 540. 92-
03. 11. 22	Early Repayment Fee	7, 258. 43		1, 282. 49-
03. 11. 22	Statement Issuance Fee	75. 00		1, 207. 49-
03. 11. 22	Interest (9.49% p.a.)	160. 38		1, 047. 11-
11. 11. 22	Legal Costs Paid To Solicitor	330. 00		717. 11-
14. 11. 22	Refund After Discharge	717. 11		0. 00
30. 06. 23	Closing Loan Balance			0. 00



Important Information

Interest rates and method of calculation

The interest rate used to calculate any interest charges on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

If you are experiencing difficulties in making your repayments on time, please advise us immediately and help us to help you. Please contact our Mortgage Help Team on our toll free national service number **1800 620 639**.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month, or if you need to change your postal address, please call our Customer Service Team on **13 80 10** so we can amend our records immediately.

Insurance

La Trobe Financial, as an authorised representative of CGU, offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums and the ability to pay premiums monthly. Please contact our Insurance Team on **13 80 10** for a competitive quote for your insurance needs.

Renovation, refinance and debt consolidation available

We may be able to provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact us on **13 80 10** for more information. We are open between 8.30am–5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on **13 80 10** for details.

Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Mistakes

If you identify a mistake in this statement please contact us immediately. No mistake in this statement shall prevent the recovery of any amount due. La Trobe Financial will have no liability arising from such mistake.

Repayment options

All loan repayments are due on or before your advised repayment date. To help you pay on time we offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Bill Code: 18309

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Questions about your statement

If you wish to clarify any matters regarding your statement by email please send your questions direct to customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you as soon as possible.

Privacy

We comply with the *Privacy Act 1988* (Cth) in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at www.latrobefinancial.com.au/privacy-policy or upon request.

Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10
Email: customerresolution@latrobefinancial.com.au
Mail: La Trobe Financial
GPO Box 2289, Melbourne, Victoria 3001 Australia

You also have the right to make a complaint to La Trobe Financial's external dispute resolution body, the Australian Financial Complaints Authority (AFCA).

You may lodge a complaint with AFCA through the following channels:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001

More information?

For more information call us on 13 80 10, or visit our website www.latrobefinancial.com