

# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 440293054  
**Statement Period** 06/09/2017 to 05/03/2018  
**Statement No.** 4(page 1 of 5)

FRYER BAY INVESTMENTS PTY LTD ATF FRYER  
 BAY INVESTMENTS SUPERANNUATION FUND

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
9,008.81	+	17,054.90	-	20,344.09	=	5,719.62

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
06 SEP	OPENING BALANCE			9,008.81
07 SEP	SuperChoice P/L PC06C049-4980267		1,395.94	10,404.75
11 SEP	LOAN REPAYMENT S.211.0873186.00	2,520.00		7,884.75
11 SEP	NRMA INSURANCE HOM598276355170911	240.23		7,644.52
10 OCT	TFR WDL BPAY INTERNET10OCT 12:12 TO NEWCASTLE CITY CNCL 162201	452.75		7,191.77
11 OCT	TFR WDL BPAY INTERNET11OCT 17:41 TO ASIC 2291654520405	254.00		6,937.77
11 OCT	TFR WDL BPAY INTERNET11OCT 17:48 TO ASIC 2291654520314	48.00		6,889.77
11 OCT	LOAN REPAYMENT S.211.0873186.00	2,520.00		4,369.77
11 OCT	NRMA INSURANCE HOM598276355171011	240.23		4,129.54
13 OCT	Green St Propert Green St Property		210.31	4,339.85
18 OCT	SuperChoice P/L PC06C049-5014331		2,220.32	6,560.17
27 OCT	Green St Propert Green St Property		6.80	6,566.97
11 NOV	LOAN REPAYMENT S.211.0873186.00	2,520.00		4,046.97
13 NOV	NRMA INSURANCE HOM598276355171111	240.23		3,806.74
14 NOV	Green St Propert Green St Property		373.35	4,180.09
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			4,180.09

Account Number 440293054  
Statement Period 06/09/2017 to 05/03/2018  
Statement No. 4(page 2 of 5)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			4,180.09
22 NOV	INTERNET WITHDRAWAL 22NOV 16:42 Visionary advisors	1,595.00		2,585.09
28 NOV	Green St Propert Green St Property		523.48	3,108.57
29 NOV	PRECISION CH PASCH1711270001093		1,395.94	4,504.51
11 DEC	LOAN REPAYMENT S.211.0873186.00	2,520.00		1,984.51
11 DEC	NRMA INSURANCE HOM598276355171211	240.23		1,744.28
14 DEC	Green St Propert Green St Property		844.50	2,588.78
22 DEC	Green St Propert Green St Property		820.80	3,409.58
11 JAN	LOAN REPAYMENT S.211.0873186.00	2,520.00		889.58
11 JAN	PRECISION CH PASCH1801090002946		1,395.94	2,285.52
11 JAN	NRMA INSURANCE HOM598276355180111	240.23		2,045.29
12 JAN	Green St Propert Green St Property		830.70	2,875.99
12 JAN	PRECISION CH PASCH1801100004574		1,395.94	4,271.93
15 JAN	INTERNET WITHDRAWAL 15JAN 11:17 inv4082	1,100.00		3,171.93
25 JAN	Green St Propert Green St Property		820.80	3,992.73
12 FEB	LOAN REPAYMENT S.211.0873186.00 EFFECTIVE DATE 11FEB	2,520.00		1,472.73
12 FEB	NRMA INSURANCE HOM598276355180211	257.19		1,215.54
14 FEB	Green St Propert Green St Property		1,207.40	2,422.94
20 FEB	PRECISION CH PASCH1802160003936		1,395.94	3,818.88
27 FEB	PRECISION CH PASCH1802220002537		1,395.94	5,214.82
28 FEB	Green St Propert Green St Property		820.80	6,035.62
01 MAR	TFR WDL BPAY INTERNET01MAR 15:08 TO ASIC 2291654520314	316.00		5,719.62
05 MAR	<i>CLOSING BALANCE</i>			5,719.62

**Account Number** 440293054  
**Statement Period** 06/09/2017 to 05/03/2018  
**Statement No.** 4(page 3 of 5)

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**Summary of Automatic Deductions**

<b>Date</b>	<b>Paid To</b>	<b>Amount \$</b>
11 SEP	NRMA INSURANCE HOM598276355170911	240.23
11 OCT	NRMA INSURANCE HOM598276355171011	240.23
13 NOV	NRMA INSURANCE HOM598276355171111	240.23
11 DEC	NRMA INSURANCE HOM598276355171211	240.23
11 JAN	NRMA INSURANCE HOM598276355180111	240.23
12 FEB	NRMA INSURANCE HOM598276355180211	257.19

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**Interest Details**

	<b>Credit Interest</b>	<b>Debit Interest</b>
<b>Year to Date</b>	\$0.00	\$0.00
<b>Previous Year</b>	\$0.00	\$0.00

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**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 440293054  
Statement Period 06/09/2017 to 05/03/2018  
Statement No. 4(page 4 of 5)

#### Summary of Transaction Fees 01/09/2017 TO 30/09/2017

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	1	1	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

#### Summary of Transaction Fees 01/10/2017 TO 31/10/2017 - No transactions carried out

SUB TOTAL	4	4	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/11/2017 TO 30/11/2017 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/12/2017 TO 31/12/2017 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/01/2018 TO 31/01/2018 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/02/2018 TO 28/02/2018 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St.George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

<b>Account Number</b>	440293054
<b>Statement Period</b>	06/09/2017 to 05/03/2018
<b>Statement No.</b>	4(page 5 of 5)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 440293054  
**Statement Period** 06/03/2018 to 05/09/2018  
**Statement No.** 5(page 1 of 5)

FRYER BAY INVESTMENTS PTY LTD ATF FRYER  
BAY INVESTMENTS SUPERANNUATION FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
5,719.62	+	17,502.81	-	18,528.01	=	4,694.42

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
06 MAR	OPENING BALANCE			5,719.62
12 MAR	LOAN REPAYMENT S.211.0873186.00	2,520.00		3,199.62
	EFFECTIVE DATE 11MAR			
12 MAR	NRMA INSURANCE HOM598276355180311	257.19		2,942.43
14 MAR	Green St Propert Green St Property		830.70	3,773.13
28 MAR	Green St Propert Green St Property		491.58	4,264.71
29 MAR	PRECISION CH PASCH1803270001670		1,395.94	5,660.65
11 APR	LOAN REPAYMENT S.211.0873186.00	2,520.00		3,140.65
11 APR	NRMA INSURANCE HOM598276355180411	257.19		2,883.46
13 APR	Green St Propert Green St Property		897.40	3,780.86
26 APR	PRECISION CH PASCH1804200002708		1,395.94	5,176.80
27 APR	Green St Propert Green St Property		820.80	5,997.60
11 MAY	LOAN REPAYMENT S.211.0873186.00	2,520.00		3,477.60
11 MAY	NRMA INSURANCE HOM598276355180511	257.19		3,220.41
14 MAY	Green St Propert Green St Property		376.70	3,597.11
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			3,597.11

Account Number 440293054  
Statement Period 06/03/2018 to 05/09/2018  
Statement No. 5(page 2 of 5)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,597.11
22 MAY	PRECISION CH PASCH1805210000439		1,395.94	4,993.05
28 MAY	Green St Propert Green St Property		820.80	5,813.85
11 JUN	LOAN REPAYMENT S.211.0873186.00	2,520.00		3,293.85
12 JUN	NRMA INSURANCE HOM598276355180611	256.88		3,036.97
14 JUN	Green St Propert Green St Property		830.70	3,867.67
22 JUN	PRECISION CH PASCH1806210000879		1,395.94	5,263.61
28 JUN	Green St Propert Green St Property		820.80	6,084.41
03 JUL	TFR WDL BPAY INTERNET03JUL 07:33 TO TAX OFFICE PAYMENTS 552003899640353521	930.80		5,153.61
03 JUL	INTERNET WITHDRAWAL 03JUL 08:14 inv4631	935.00		4,218.61
11 JUL	LOAN REPAYMENT S.211.0873186.00	2,520.00		1,698.61
11 JUL	NRMA INSURANCE HOM598276355180711	256.88		1,441.73
13 JUL	Green St Propert Green St Property		698.70	2,140.43
27 JUL	Green St Propert Green St Property		495.30	2,635.73
08 AUG	PRECISION CH PASCH1808070000514		1,395.94	4,031.67
11 AUG	LOAN REPAYMENT S.211.0873186.00	2,520.00		1,511.67
13 AUG	NRMA INSURANCE HOM598276355180811	256.88		1,254.79
14 AUG	Green St Propert Green St Property		1,222.89	2,477.68
28 AUG	Green St Propert Green St Property		820.80	3,298.48
28 AUG	PRECISION CH PASCH1808240002186		1,395.94	4,694.42
05 SEP	<i>CLOSING BALANCE</i>			4,694.42

**Account Number** 440293054  
**Statement Period** 06/03/2018 to 05/09/2018  
**Statement No.** 5(page 3 of 5)

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**Summary of Automatic Deductions**

<b>Date</b>	<b>Paid To</b>	<b>Amount \$</b>
12 MAR	NRMA INSURANCE HOM598276355180311	257.19
11 APR	NRMA INSURANCE HOM598276355180411	257.19
11 MAY	NRMA INSURANCE HOM598276355180511	257.19
12 JUN	NRMA INSURANCE HOM598276355180611	256.88
11 JUL	NRMA INSURANCE HOM598276355180711	256.88
13 AUG	NRMA INSURANCE HOM598276355180811	256.88

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**Interest Details**

	<b>Credit Interest</b>	<b>Debit Interest</b>
<b>Year to Date</b>	\$0.00	\$0.00
<b>Previous Year</b>	\$0.00	\$0.00

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Account Number 440293054  
Statement Period 06/03/2018 to 05/09/2018  
Statement No. 5(page 4 of 5)

#### Summary of Transaction Fees 01/03/2018 TO 31/03/2018

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	1	1	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00
TOTALS	2	2	0		0.00

#### Summary of Transaction Fees 01/04/2018 TO 30/04/2018 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/05/2018 TO 31/05/2018 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/06/2018 TO 30/06/2018 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/07/2018 TO 31/07/2018 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

#### Summary of Transaction Fees 01/08/2018 TO 31/08/2018 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

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<b>Account Number</b>	440293054
<b>Statement Period</b>	06/03/2018 to 05/09/2018
<b>Statement No.</b>	5(page 5 of 5)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**



## Statement of Account

# COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 440293054  
**Statement Period** 22/04/2017 to 05/09/2017  
**Statement No.** 3(page 1 of 4)

FRYER BAY INVESTMENTS PTY LTD ATF FRYER  
BAY INVESTMENTS SUPERANNUATION FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
7,484.18	+	12,088.83	-	10,564.20	=	9,008.81

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
22 APR	OPENING BALANCE			7,484.18
28 APR	Green St Propert		903.87	8,388.05
	Green St Property			
11 MAY	LOAN REPAYMENT	2,361.00		6,027.05
	S.211.0873186.00			
11 MAY	NRMA INSURANCE	240.51		5,786.54
	HOM598276355170511			
15 MAY	Green St Propert		473.77	6,260.31
	Green St Property			
30 MAY	SuperChoice P/L		1,395.94	7,656.25
	PC06C049-4869549			
31 MAY	Green St Propert		1,817.64	9,473.89
	Green St Property			
12 JUN	LOAN REPAYMENT	2,361.00		7,112.89
	S.211.0873186.00			
	EFFECTIVE DATE 11JUN			
13 JUN	NRMA INSURANCE	240.23		6,872.66
	HOM598276355170611			
15 JUN	Green St Propert		913.77	7,786.43
	Green St Property			
19 JUN	SuperChoice P/L		1,395.94	9,182.37
	PC06C047-4882362			
26 JUN	SuperChoice P/L		1,395.94	10,578.31
	PC06C045-4900933			
29 JUN	Green St Propert		903.87	11,482.18
	Green St Property			
11 JUL	LOAN REPAYMENT	2,361.00		9,121.18
	S.211.0873186.00			
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			9,121.18

Account Number	440293054
Statement Period	22/04/2017 to 05/09/2017
Statement No.	3(page 2 of 4)

#### Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			9,121.18
11 JUL	NRMA INSURANCE HOM598276355170711	240.23		8,880.95
14 JUL	Green St Propert Green St Property		913.77	9,794.72
28 JUL	Green St Propert Green St Property		578.38	10,373.10
11 AUG	LOAN REPAYMENT S.211.0873186.00	2,520.00		7,853.10
11 AUG	NRMA INSURANCE HOM598276355170811	240.23		7,612.87
14 AUG	SuperChoice P/L PC06C046-4960897		1,395.94	9,008.81
05 SEP	<i>CLOSING BALANCE</i>			9,008.81

#### Summary of Automatic Deductions

Date	Paid To	Amount \$
11 MAY	NRMA INSURANCE HOM598276355170511	240.51
13 JUN	NRMA INSURANCE HOM598276355170611	240.23
11 JUL	NRMA INSURANCE HOM598276355170711	240.23
11 AUG	NRMA INSURANCE HOM598276355170811	240.23

#### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

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**Account Number** 440293054  
**Statement Period** 22/04/2017 to 05/09/2017  
**Statement No.** 3(page 3 of 4)

#### Summary of Transaction Fees 01/04/2017 TO 30/04/2017

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	1	1	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
<b>SUB TOTAL</b>	<b>2</b>	<b>2</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>2</b>	<b>2</b>	<b>0</b>		<b>0.00</b>

#### Summary of Transaction Fees 01/05/2017 TO 31/05/2017 - No transactions carried out

<b>SUB TOTAL</b>	<b>1</b>	<b>1</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

#### Summary of Transaction Fees 01/06/2017 TO 30/06/2017 - No transactions carried out

<b>SUB TOTAL</b>	<b>1</b>	<b>1</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

#### Summary of Transaction Fees 01/07/2017 TO 31/07/2017 - No transactions carried out

<b>SUB TOTAL</b>	<b>1</b>	<b>1</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

#### Summary of Transaction Fees 01/08/2017 TO 31/08/2017 - No transactions carried out

<b>SUB TOTAL</b>	<b>1</b>	<b>1</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

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#### Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

<b>Account Number</b>	440293054
<b>Statement Period</b>	22/04/2017 to 05/09/2017
<b>Statement No.</b>	3(page 4 of 4)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

# Statement of Account

## HOME LOAN

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

**Loan Acct Number** S211 0873186 00

**BSB/Acct ID No.** 112-911 087318600

**Statement Start Date** 17/07/2016


**Statement End Date** 11/01/2017

**Page** 1 of 2

### Loan Account

FRYER BAY INVESTMENTS PTY LTD ATF FRYER BAY INVESTMENTS SUPERANNUATION FUND

### Account Summary as at 11 Jan 2017

	<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>
	395,500.00	+	\$10,820.30	+	82.00	-	13,735.00	=	392,667.30
			<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			29yrs 06mths		29yrs 06mths		\$374.09		5.900%

### Repayment Details as at 11 Jan 2017

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,270.00	due on the 11th	440 293 054
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

Interest adjustment is due to a recent system change and ensures that you did not pay any additional interest.




**Biller Code: 808220**  
**Ref: 112911087318600**

\*\*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.

**Phone Banking Plus** **13 33 22****Loan Acct Number** S211 0873186 00**BSB/Acct ID No.** 112-911 087318600**Statement Start Date** 17/07/2016**Statement End Date** 11/01/2017**Page** 2 of 2**Transaction Details**

	Date	Transaction Description	Debit	Credit	Loan Balance
	17 Jul 2016	<i>Opening Balance</i> Interest Rate 5.690% PA			395,500.00
	10 Aug 2016	INTEREST	1,837.15		397,337.15
	10 Aug 2016	ADMIN FEE	12.00		397,349.15
	11 Aug 2016	REPAYMT A/C TFR		2,305.00	395,044.15
	23 Aug 2016	INTEREST RATE CHANGE TO 5.55% PA			395,044.15
	10 Sep 2016	INTEREST	1,805.01		396,849.16
	10 Sep 2016	ADMIN FEE	12.00		396,861.16
	11 Sep 2016	REPAYMT A/C TFR		2,305.00	394,556.16
	10 Oct 2016	INTEREST	1,730.33		396,286.49
	10 Oct 2016	ADMIN FEE	12.00		396,298.49
	11 Oct 2016	REPAYMT A/C TFR		2,305.00	393,993.49
	10 Nov 2016	INTEREST	1,809.72		395,803.21
	10 Nov 2016	ADMIN FEE	12.00		395,815.21
	11 Nov 2016	REPAYMT A/C TFR		2,270.00	393,545.21
	10 Dec 2016	INTEREST	1,739.85		395,285.06
	10 Dec 2016	ADMIN FEE	12.00		395,297.06
	10 Dec 2016	FULL OFFSET SERVICE FEE	5.00		395,302.06
	11 Dec 2016	REPAYMT A/C TFR		2,275.00	393,027.06
	16 Dec 2016	INTEREST RATE CHANGE TO 5.90% PA			393,027.06
	10 Jan 2017	INTEREST	1,898.24		394,925.30
	10 Jan 2017	ADMIN FEE	12.00		394,937.30
	10 Jan 2017	FULL OFFSET SERVICE FEE	5.00		394,942.30
	11 Jan 2017	REPAYMT A/C TFR		2,275.00	392,667.30
	11 Jan 2017	<i>Closing Balance</i>			392,667.30



# Statement of Account

## HOME LOAN

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

**Loan Acct Number** S211 0873186 00

**BSB/Acct ID No.** 112-911 087318600

**Statement Start Date** 12/07/2017


**Statement End Date** 11/01/2018

**Page** 1 of 2

### Loan Account

FRYER BAY INVESTMENTS PTY LTD ATF FRYER BAY INVESTMENTS SUPERANNUATION FUND

### Account Summary as at 11 Jan 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>
	390,491.49	+	\$12,603.16	+	102.00	-	15,120.00	=	388,076.65
			<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			28yrs 06mths		28yrs 06mths		\$217.94		6.530%

### Repayment Details as at 11 Jan 2018

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,515.00	due on the 11th	440 293 054
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

Interest adjustment is due to a recent system change and ensures that you did not pay any additional interest.




**Biller Code: 808220**  
**Ref: 112911087318600**

\*\*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.

**Phone Banking Plus** **13 33 22****Loan Acct Number** S211 0873186 00**BSB/Acct ID No.** 112-911 087318600**Statement Start Date** 12/07/2017**Statement End Date** 11/01/2018**Page** 2 of 2**Transaction Details**

	Date	Transaction Description	Debit	Credit	Loan Balance
	12 Jul 2017	<i>Opening Balance</i> Interest Rate 6.530% PA			390,491.49
	10 Aug 2017	INTEREST	2,110.40		392,601.89
	10 Aug 2017	ADMIN FEE	12.00		392,613.89
	10 Aug 2017	FULL OFFSET SERVICE FEE	5.00		392,618.89
	11 Aug 2017	REPAYMT A/C TFR		2,520.00	390,098.89
	10 Sep 2017	INTEREST	2,113.29		392,212.18
	10 Sep 2017	ADMIN FEE	12.00		392,224.18
	10 Sep 2017	FULL OFFSET SERVICE FEE	5.00		392,229.18
	11 Sep 2017	REPAYMT A/C TFR		2,520.00	389,709.18
	10 Oct 2017	INTEREST	2,050.67		391,759.85
	10 Oct 2017	ADMIN FEE	12.00		391,771.85
	10 Oct 2017	FULL OFFSET SERVICE FEE	5.00		391,776.85
	11 Oct 2017	REPAYMT A/C TFR		2,520.00	389,256.85
	10 Nov 2017	INTEREST	2,125.28		391,382.13
	10 Nov 2017	ADMIN FEE	12.00		391,394.13
	10 Nov 2017	FULL OFFSET SERVICE FEE	5.00		391,399.13
	11 Nov 2017	REPAYMT A/C TFR		2,520.00	388,879.13
	10 Dec 2017	INTEREST	2,066.05		390,945.18
	10 Dec 2017	ADMIN FEE	12.00		390,957.18
	10 Dec 2017	FULL OFFSET SERVICE FEE	5.00		390,962.18
	11 Dec 2017	REPAYMT A/C TFR		2,520.00	388,442.18
	10 Jan 2018	INTEREST	2,137.47		390,579.65
	10 Jan 2018	ADMIN FEE	12.00		390,591.65
	10 Jan 2018	FULL OFFSET SERVICE FEE	5.00		390,596.65
	11 Jan 2018	REPAYMT A/C TFR		2,520.00	388,076.65
	11 Jan 2018	<i>Closing Balance</i>			388,076.65

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.

# Statement of Account

## HOME LOAN

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

**Loan Acct Number** S211 0873186 00

**BSB/Acct ID No.** 112-911 087318600

**Statement Start Date** 01/07/2017


**Statement End Date** 11/07/2017

**Page** 1 of 2

### Loan Account

FRYER BAY INVESTMENTS PTY LTD ATF FRYER BAY INVESTMENTS SUPERANNUATION FUND

### Account Summary as at 11 Jul 2017

	<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>
	390,790.47	+	\$2,045.02	+	17.00	-	2,361.00	=	390,491.49
			<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			29yrs 00mths		29yrs 00mths		\$52.40		6.530%

### Repayment Details as at 11 Jul 2017

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,515.00	due on the 11th	440 293 054
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

Interest adjustment is due to a recent system change and ensures that you did not pay any additional interest.



**Biller Code: 808220**  
**Ref: 112911087318600**

\*\*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). \*\*

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**Phone Banking Plus**  
 **13 33 22**

**Loan Acct Number** S211 0873186 00

**BSB/Acct ID No.** 112-911 087318600

**Statement Start Date** 01/07/2017

**Statement End Date** 11/07/2017

**Page** 2 of 2

**Transaction Details**

			<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Loan Balance</b>
			01 Jul	2017 <i>Opening Balance</i> Interest Rate 6.530% PA			390,790.47
			10 Jul	2017 INTEREST	2,045.02		392,835.49
			10 Jul	2017 ADMIN FEE	12.00		392,847.49
			10 Jul	2017 FULL OFFSET SERVICE FEE	5.00		392,852.49
			11 Jul	2017 REPAYMT A/C TFR		2,361.00	390,491.49
			11 Jul	2017 <i>Closing Balance</i>			390,491.49