



## SMSF Investment Property Loan

Statement Period

08 April 2021 - 08 October 2021

Account No.

035-000 62-3099

## YOUR ACCOUNT SUMMARY

Opening Balance - \$95,808.19  
 Total Credits + \$10,530.00  
 Total Debits - \$2,349.63  
 Closing Balance <sup>1</sup> - \$87,627.82

## YOUR ACCOUNT STATUS as at 08 OCT 2021

Limit \$93,244.00  
 Funds Available <sup>1</sup> \$0.00

## YOUR ACCOUNT DETAILS

Account Name  
 ALLURE LIFE PTY. LTD.  
 ATF SEASIDE SUPERANNUATION FUND

## YOUR CUSTOMER DETAILS

Your Name Your Customer Number  
 ALLURE LIFE PTY. LTD. 5709 6382

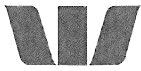
## YOUR LOAN SUMMARY

Repayment Type <sup>2</sup> Principal and Interest  
 Loan Expiry Date <sup>3</sup> 08 October 2028

## TRANSACTIONS

035-000 62-3099

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
08/04/21	Statement Opening Balance			-95,808.19
15/04/21	Periodical Payment From Allure Life Loan Repayment		405.00	-95,403.19
22/04/21	Periodical Payment From Allure Life Loan Repayment		405.00	-94,998.19
29/04/21	Periodical Payment From Allure Life Loan Repayment		405.00	-94,593.19
05/05/21	Interest	388.39		-94,981.58
06/05/21	Periodical Payment From Allure Life Loan Repayment		405.00	-94,576.58
13/05/21	Periodical Payment From Allure Life Loan Repayment		405.00	-94,171.58



TRANSACTIONS		035-000 62-3099		
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
20/05/21	Periodical Payment From Allure Life Loan Repayment		405.00	-93,766.58
27/05/21	Periodical Payment From Allure Life Loan Repayment		405.00	-93,361.58
03/06/21	Periodical Payment From Allure Life Loan Repayment		405.00	-92,956.58
07/06/21	Interest	435.40		-93,391.98
10/06/21	Periodical Payment From Allure Life Loan Repayment		405.00	-92,986.98
17/06/21	Periodical Payment From Allure Life Loan Repayment		405.00	-92,581.98
24/06/21	Periodical Payment From Allure Life Loan Repayment		405.00	-92,176.98
01/07/21	Periodical Payment From Allure Life Loan Repayment		405.00	-91,771.98
05/07/21	Interest	364.22		-92,136.20
08/07/21	Periodical Payment From Allure Life Loan Repayment		405.00	-91,731.20
15/07/21	Periodical Payment From Allure Life Loan Repayment		405.00	-91,326.20
22/07/21	Periodical Payment From Allure Life Loan Repayment		405.00	-90,921.20
29/07/21	Periodical Payment From Allure Life Loan Repayment		405.00	-90,516.20
05/08/21	Periodical Payment From Allure Life Loan Repayment		405.00	-90,111.20
05/08/21	Interest	397.45		-90,508.65
12/08/21	Periodical Payment From Allure Life Loan Repayment		405.00	-90,103.65
19/08/21	Periodical Payment From Allure Life Loan Repayment		405.00	-89,698.65
26/08/21	Periodical Payment From Allure Life Loan Repayment		405.00	-89,293.65
02/09/21	Periodical Payment From Allure Life Loan Repayment		405.00	-88,888.65
06/09/21	Interest	403.76		-89,292.41
09/09/21	Periodical Payment From Allure Life Loan Repayment		405.00	-88,887.41
16/09/21	Periodical Payment From Allure Life Loan Repayment		405.00	-88,482.41
23/09/21	Periodical Payment From Allure Life Loan Repayment		405.00	-88,077.41
30/09/21	Periodical Payment From Allure Life Loan Repayment		405.00	-87,672.41
05/10/21	Interest	360.41		-88,032.82

**TRANSACTIONS****035-000 62-3099**

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
07/10/21	Periodical Payment From Allure Life Loan Repayment		405.00	-87,627.82
08/10/21	<b>Closing Balance</b>			<b>-87,627.82</b>

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

**INTEREST RATES SUMMARY****Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
13 Aug 2020	5.13 %

**MORE INFORMATION**

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



**MORE INFORMATION**

**08 Oct 2021**

A reminder to periodically check with your insurer that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure your property. Find out more at the Australian Securities and Investments Commission website: [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your current insurer, body corporate, or visit [westpac.com.au/building-insurance](http://westpac.com.au/building-insurance)

**Things you should know:**

- <sup>1</sup> Proceeds of cheques will not be available until cleared.
- <sup>2</sup> To learn more about loan repayment types, go to:  
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- <sup>3</sup> Your Loan Term expires on this date and all debit funds are due and payable.

**Westpac Live**



Find out about Online Banking  
at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)

**Telephone Banking**



132 032  
+61 2 9293 9270 if overseas  
8am-8pm 7 days

**Local Branch**



[westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



## SMSF Investment Property Loan

Statement Period

08 October 2021 - 08 April 2022

Account No.

035-000 62-3099

## YOUR ACCOUNT SUMMARY

Opening Balance	- \$87,627.82
Total Credits	+ \$10,530.00
Total Debits	- \$2,138.14
<b>Closing Balance</b> <sup>1</sup>	<b>- \$79,235.96</b>

## YOUR ACCOUNT STATUS as at 08 APR 2022

Limit	\$87,274.00
<b>Funds Available</b> <sup>1</sup>	<b>\$0.00</b>

## YOUR ACCOUNT DETAILS

Account Name  
ALLURE LIFE PTY. LTD.  
ATF SEASIDE SUPERANNUATION FUND

## YOUR CUSTOMER DETAILS

Your Name  
ALLURE LIFE PTY. LTD.

Your Customer Number  
5709 6382

## YOUR LOAN SUMMARY

Repayment Type <sup>2</sup>	Principal and Interest
Loan Expiry Date <sup>3</sup>	08 October 2028

## TRANSACTIONS

035-000 62-3099

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>08/10/21</b>	<b>Statement Opening Balance</b>			<b>-87,627.82</b>
14/10/21	Periodical Payment From Allure Life Loan Repayment		405.00	-87,222.82
21/10/21	Periodical Payment From Allure Life Loan Repayment		405.00	-86,817.82
28/10/21	Periodical Payment From Allure Life Loan Repayment		405.00	-86,412.82
04/11/21	Periodical Payment From Allure Life Loan Repayment		405.00	-86,007.82
05/11/21	Interest	379.28		-86,387.10
11/11/21	Periodical Payment From Allure Life Loan Repayment		405.00	-85,982.10

**TRANSACTIONS****035-000 62-3099**

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
18/11/21	Periodical Payment From Allure Life Loan Repayment		405.00	-85,577.10
25/11/21	Periodical Payment From Allure Life Loan Repayment		405.00	-85,172.10
02/12/21	Periodical Payment From Allure Life Loan Repayment		405.00	-84,767.10
06/12/21	Interest	373.08		-85,140.18
09/12/21	Periodical Payment From Allure Life Loan Repayment		405.00	-84,735.18
16/12/21	Periodical Payment From Allure Life Loan Repayment		405.00	-84,330.18
23/12/21	Periodical Payment From Allure Life Loan Repayment		405.00	-83,925.18
30/12/21	Periodical Payment From Allure Life Loan Repayment		405.00	-83,520.18
05/01/22	Interest	355.23		-83,875.41
06/01/22	Periodical Payment From Allure Life Loan Repayment		405.00	-83,470.41
13/01/22	Periodical Payment From Allure Life Loan Repayment		405.00	-83,065.41
20/01/22	Periodical Payment From Allure Life Loan Repayment		405.00	-82,660.41
27/01/22	Periodical Payment From Allure Life Loan Repayment		405.00	-82,255.41
03/02/22	Periodical Payment From Allure Life Loan Repayment		405.00	-81,850.41
07/02/22	Interest	383.89		-82,234.30
10/02/22	Periodical Payment From Allure Life Loan Repayment		405.00	-81,829.30
17/02/22	Periodical Payment From Allure Life Loan Repayment		405.00	-81,424.30
24/02/22	Periodical Payment From Allure Life Loan Repayment		405.00	-81,019.30
03/03/22	Periodical Payment From Allure Life Loan Repayment		405.00	-80,614.30
07/03/22	Interest	320.31		-80,934.61
10/03/22	Periodical Payment From Allure Life Loan Repayment		405.00	-80,529.61
17/03/22	Periodical Payment From Allure Life Loan Repayment		405.00	-80,124.61
24/03/22	Periodical Payment From Allure Life Loan Repayment		405.00	-79,719.61
31/03/22	Periodical Payment From Allure Life Loan Repayment		405.00	-79,314.61
05/04/22	Interest	326.35		-79,640.96

**TRANSACTIONS****035-000 62-3099**

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
07/04/22	Periodical Payment From Allure Life Loan Repayment		405.00	-79,235.96
08/04/22	<b>Closing Balance</b>			<b>-79,235.96</b>

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

**INTEREST RATES SUMMARY****Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
13 Aug 2020	5.13 %

**MORE INFORMATION**

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



**MORE INFORMATION**

**Things you should know:**

- <sup>1</sup> Proceeds of cheques will not be available until cleared.
- <sup>2</sup> To learn more about loan repayment types, go to:  
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- <sup>3</sup> Your Loan Term expires on this date and all debit funds are due and payable.

**Westpac Live**



Find out about Online Banking  
at [westpac.com.au/westpaclive](https://www.westpac.com.au/westpaclive)

**Telephone Banking**



132 032  
+61 2 9155 7700 if overseas  
8am-8pm 7 days

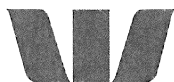
**Local Branch**



[westpac.com.au/locateus](https://www.westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**





## SMSF Investment Property Loan

Statement Period

08 April 2022 - 07 October 2022

Account No.

035-000 62-3099

## YOUR ACCOUNT SUMMARY

Opening Balance - \$79,235.96  
 Total Credits + \$10,530.00  
 Total Debits - \$2,249.53  
 Closing Balance <sup>1</sup> - \$70,955.49

## YOUR ACCOUNT STATUS as at 07 OCT 2022

Limit \$81,413.00  
 Funds Available <sup>1</sup> \$0.00

## YOUR ACCOUNT DETAILS

Account Name  
 ALLURE LIFE PTY. LTD.  
 ATF SEASIDE SUPERANNUATION FUND

## YOUR CUSTOMER DETAILS

Your Name Your Customer Number  
 ALLURE LIFE PTY. LTD. 5709 6382

## YOUR LOAN SUMMARY

Repayment Type <sup>2</sup> Principal and Interest  
 Loan Expiry Date <sup>3</sup> 08 October 2028

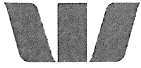
## TRANSACTIONS

035-000 62-3099

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
08/04/22	Statement Opening Balance			-79,235.96
14/04/22	Periodical Payment From Allure Life Loan Repayment		405.00	-78,830.96
21/04/22	Periodical Payment From Allure Life Loan Repayment		405.00	-78,425.96
28/04/22	Periodical Payment From Allure Life Loan Repayment		405.00	-78,020.96
05/05/22	Periodical Payment From Allure Life Loan Repayment		405.00	-77,615.96
05/05/22	Interest	331.81		-77,947.77
12/05/22	Periodical Payment From Allure Life Loan Repayment		405.00	-77,542.77



TRANSACTIONS		035-000 62-3099		
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
19/05/22	Periodical Payment From Allure Life Loan Repayment		405.00	-77,137.77
26/05/22	Periodical Payment From Allure Life Loan Repayment		405.00	-76,732.77
02/06/22	Periodical Payment From Allure Life Loan Repayment		405.00	-76,327.77
06/06/22	Interest	357.80		-76,685.57
09/06/22	Periodical Payment From Allure Life Loan Repayment		405.00	-76,280.57
16/06/22	Periodical Payment From Allure Life Loan Repayment		405.00	-75,875.57
23/06/22	Periodical Payment From Allure Life Loan Repayment		405.00	-75,470.57
30/06/22	Periodical Payment From Allure Life Loan Repayment		405.00	-75,065.57
05/07/22	Interest	338.54		-75,404.11
07/07/22	Periodical Payment From Allure Life Loan Repayment		405.00	-74,999.11
14/07/22	Periodical Payment From Allure Life Loan Repayment		405.00	-74,594.11
21/07/22	Periodical Payment From Allure Life Loan Repayment		405.00	-74,189.11
28/07/22	Periodical Payment From Allure Life Loan Repayment		405.00	-73,784.11
04/08/22	Periodical Payment From Allure Life Loan Repayment		405.00	-73,379.11
05/08/22	Interest	387.88		-73,766.99
11/08/22	Periodical Payment From Allure Life Loan Repayment		405.00	-73,361.99
18/08/22	Periodical Payment From Allure Life Loan Repayment		405.00	-72,956.99
25/08/22	Periodical Payment From Allure Life Loan Repayment		405.00	-72,551.99
01/09/22	Periodical Payment From Allure Life Loan Repayment		405.00	-72,146.99
05/09/22	Interest	413.51		-72,560.50
08/09/22	Periodical Payment From Allure Life Loan Repayment		405.00	-72,155.50
15/09/22	Periodical Payment From Allure Life Loan Repayment		405.00	-71,750.50
23/09/22	Periodical Payment From Allure Life Loan Repayment		405.00	-71,345.50
29/09/22	Periodical Payment From Allure Life Loan Repayment		405.00	-70,940.50
05/10/22	Interest	419.99		-71,360.49

**TRANSACTIONS****035-000 62-3099**

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
06/10/22	Periodical Payment From Allure Life Loan Repayment		405.00	-70,955.49
07/10/22	Closing Balance			-70,955.49

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

**INTEREST RATES SUMMARY****Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
13 Aug 2020	5.13 %
17 May 2022	5.38 %
21 Jun 2022	5.88 %
20 Jul 2022	6.38 %
18 Aug 2022	6.88 %
20 Sep 2022	7.38 %

**MORE INFORMATION**

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer 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).



## MORE INFORMATION

### Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

### Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

### 07 Oct 2022

Remember to check that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your insurer or body corporate.

### Things you should know:

- <sup>1</sup> Proceeds of cheques will not be available until cleared.
- <sup>2</sup> To learn more about loan repayment types, go to:  
<https://www.westpac.com.au/personal-banking/home-loans/read-up-on/loan-repayment-options/>
- <sup>3</sup> Your Loan Term expires on this date and all debit funds are due and payable.

#### Westpac Live



Find out about Online Banking  
at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)

#### Telephone Banking



132 032  
+61 2 9155 7700 if overseas  
8am-8pm 7 days

#### Local Branch



[westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**