


GRANITE

Mr Francis Nam Doan
99D Frances Street
Lidcombe, NSW, 2141, Australia

Your Statement

Account Name/s:	A & F Doan Nominees Pty Ltd IOR & ATF A & F Doan Superannuation Fund
BSB 012-666	Account Number 400073241
Product Name	Granite SMSF Loan
Account Status	Active
Statement Period	01 Jan 2022 to 30 Jun 2022
Current Interest Rate	6.19 % p.a.
Enquiries 	1300 737 058

Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$419,299.37 DR		\$10,093.45		\$14,484.24		\$414,908.58 DR
		Loan Account Limit				\$418,562.34
		Available redraw				\$3,653.76
		Interest charged this statement period				\$10,093.45
		Offset benefit for this statement period				\$1,297.43
		Interest charged this financial year				\$20,488.46
		Offset benefit for this financial year				\$2,263.04

Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$2,463.88	Monthly	9 of every month



Your Statement: Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



Making Repayments: Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



Internet Access: Granite Home Loans provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit www.granitehomeloans.com.au

Granite Home Loans Pty Ltd

ACN 622 955 524 Australian Credit Licence Number 516104

Address: 77 CASTLEREAGH STREET SYDNEY NSW 2000 Telephone: 1300 737 058 Email: service@granitehomeloans.com.au

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services
ACN 119 531 252, Australian Credit Licence Number 337303

Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jan 2022	Balance brought forward			\$419,299.37 DR
09 Jan 2022	Interest Original amount of \$1,937.27 received an offset benefit of \$196.69.	\$1,740.58		\$421,039.95 DR
10 Jan 2022	Direct Debit Direct Debit Payment. Receipt # 46239764288		\$2,414.04	\$418,625.91 DR
09 Feb 2022	Direct Debit Direct Debit Payment. Receipt # 46239764288		\$2,414.04	\$416,211.87 DR
09 Feb 2022	Interest Original amount of \$1,934.52 received an offset benefit of \$204.66.	\$1,729.86		\$417,941.73 DR
09 Mar 2022	Direct Debit Direct Debit Payment. Receipt # 46239764288		\$2,414.04	\$415,527.69 DR
09 Mar 2022	Interest Original amount of \$1,744.13 received an offset benefit of \$192.71.	\$1,551.42		\$417,079.11 DR
09 Apr 2022	Interest Original amount of \$1,927.01 received an offset benefit of \$227.42.	\$1,699.59		\$418,778.70 DR
11 Apr 2022	Direct Debit Direct Debit Payment. Receipt # 46239764288		\$2,414.04	\$416,364.66 DR
09 May 2022	Direct Debit Direct Debit Payment. Receipt # 46239764288		\$2,414.04	\$413,950.62 DR
09 May 2022	Interest Original amount of \$1,862.38 received an offset benefit of \$227.51.	\$1,634.87		\$415,585.49 DR
09 May 2022	Interest rate adjusted from 5.440% to 5.690% effective from 17/05/2022			\$415,585.49 DR
09 Jun 2022	Direct Debit Direct Debit Payment. Receipt # 46239764288		\$2,414.04	\$413,171.45 DR
09 Jun 2022	Interest Original amount of \$1,985.58 received an offset benefit of \$248.45.	\$1,737.13		\$414,908.58 DR
09 Jun 2022	Interest rate adjusted from 5.690% to 6.190% effective from 17/06/2022			\$414,908.58 DR
TOTALS AT END OF PERIOD		\$10,093.45	\$14,484.24	\$414,908.58 DR

Overdue Payment Summary

Total Amount Payable including Arrears		Payment Due Date
\$2,463.88		11 Jul 2022
Scheduled Payment Amount	\$2,463.88	
Arrears Amount Due	\$0.00	
The Arrears Amount is due and payable immediately.		
Total	\$2,463.88	

Dear Customer,
 We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.
 The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement.
 The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.
 To further improve your customer experience with us, more changes will be made to improve our statements moving forward.

Granite Home Loans Pty Ltd
 ACN 622 955 524 Australian Credit Licence Number 516104
Address: 77 CASTLEREAGH STREET SYDNEY NSW 2000 **Telephone:** 1300 737 058 **Email:** service@granitehomeloans.com.au

Program Manager: **Columbus Capital Pty Limited** trading as **Origin Mortgage Management Services**
 ACN 119 531 252, Australian Credit Licence Number 337303



0540090-30-0000001-0000001

Mr F N Doan
99D Frances Street
Lidcombe NSW 2141

Account Number	400073241
Account Name/s	A & F Doan Nominees Pty Ltd lor & Atf A & F Doan Superannuation Fund

Statement Period	
Issued Date	3 Jan 2022
Start Date	1 Jul 2021
End Date	31 Dec 2021

Statement Details	
Statement Number	1-00003
Page Number	1 of 3
Account Status	Active

Past statement over limit and overdue details	
Your past due/over limit amount:	\$0.00
The above amount is due and payable immediately.	

Current statement payment due details	
Your current payment due amount:	\$0.00
Current payment due date:	10 Jan 2022

Loan Account Limit:	\$421,578.79	Available Redraw:	\$2,279.42	Current Interest Rate:	5.44% p.a.
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Date	Transaction Particulars	Debits	Credits	Balance
01 JUL	BALANCE BROUGHT FORWARD			422,993.60 DR
09 JUL	Direct Debit Payment Direct Debit Payment		2,414.04	420,579.56 DR
09 JUL	Regular Interest Charge Original amount of \$1,891.30 received an offset benefit of \$183.30.	1,707.99		422,287.55 DR
09 AUG	Direct Debit Payment Direct Debit Payment		2,414.04	419,873.51 DR
09 AUG	Regular Interest Charge Original amount of \$1,951.08 received an offset benefit of \$189.41.	1,761.67		421,635.18 DR
09 SEP	Direct Debit Payment Direct Debit Payment		2,414.04	419,221.14 DR

Payments to this account may be made at any time. Your Loan Account Number for direct credit payments is:	BSB & Account number: 012-666 400073241
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Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

Statement Period		Statement Details	
Issued Date	3 Jan 2022	Statement Number	1-00003
Start Date	1 Jul 2021	Page Number	2 of 3
End Date	31 Dec 2021	Account Status	Active

Date	Transaction Particulars	Debits	Credits	Balance
	BALANCE BROUGHT FORWARD			419,221.14 DR
09 SEP	Regular Interest Charge Original amount of \$1,948.07 received an offset benefit of \$188.15.	1,759.92		420,981.06 DR
09 OCT	Annual Account Fee (Schd)	395.00		421,376.06 DR
09 OCT	Regular Interest Charge Original amount of \$1,882.30 received an offset benefit of \$176.97.	1,705.33		423,081.39 DR
11 OCT	Direct Debit Payment Direct Debit Payment		2,414.04	420,667.35 DR
09 NOV	Direct Debit Payment Direct Debit Payment		2,414.04	418,253.31 DR
09 NOV	Regular Interest Charge Original amount of \$1,944.31 received an offset benefit of \$182.87.	1,761.44		420,014.75 DR
09 DEC	Direct Debit Payment Direct Debit Payment		2,414.04	417,600.71 DR
09 DEC	Regular Interest Charge Original amount of \$1,877.98 received an offset benefit of \$179.32.	1,698.66		419,299.37 DR
	TOTALS AT END OF PERIOD	10,790.01	14,484.24	419,299.37 DR

Please note that the fees associated with your loan accounts have been amended, effective from 1st April 2022, please refer to the Schedule of Fees table that is attached.

Payments to this account may be made at any time.
Your Loan Account Number for direct credit payments is:

BSB & Account number: 012-666 400073241

Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.

Granite Home Loans

ABN 622 955 524 Australian Credit Licence Number 484302
Address: Level 12/ 77 Castlereagh st Sydney NSW 2000
Telephone: 1300 236 326 **email:** info@granitehomeloans.com.au
Website: www.granitehomeloans.com.au

Statement Period		Statement Details	
Issued Date	3 Jan 2022	Statement Number	1-00003
Start Date	1 Jul 2021	Page Number	3 of 3
End Date	31 Dec 2021	Account Status	Active

Supplementary Schedule of Fees

Effective 1st April 2022

Loan Account Variation Fee	Payable upon completion each time you request us to split, switch or convert a loan account or sub-account and we agree to the variation	\$250.00
Loan Facility Variation Fee	Payable upon completion each time you request, and we agree to change the loan facility including a principle increase, security variation, or similar.	\$450.00 plus Third Party Costs#
Fixed Rate Fee[^]	Payable upon settlement if we agree to fix an interest rate on a loan account.	\$495.00 per request
Annual Facility Fee	Payable annually in advance on each anniversary of the settlement date.	\$395.00 per annum
Settlement Cancellation Fee	Payable after cancellation if you cancel a settlement for any reason. Not charged on Postponements.	\$300.00
Break Costs (Fixed Loans)	Payable on the discharge of a fixed rate loan.	Unascertainable
Construction Administration Fee	Payable for the draw downs and management of your loan through the construction process.	\$1,500.00 plus Third Party Costs#
Manual Redraw Fee	Payable if you request, and we approve a redraw and the request is made other than electronically.	\$25.00
Ad Hoc Statement Fee	Payable per statement cycle if you request, and we provide an ad hoc statement.	\$15.00
Insurance Renewal Fee	Payable if you do not provide evidence of a current building insurance policy and we renew or take out building insurance on your behalf.	\$200.00 per renewal plus our out-of-pocket expenses which will include the costs of the insurance premium which is unascertainable.
Dishonour Fee	Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20.00 per dishonour, plus Third Party Costs#
Arrears Administration Fee	Payable on the day after your account has been in arrears for 10 days and on the same day each month thereafter until all arrears has been repaid.	\$150.00 per month
Discharge Administration Fee	Payable per discharge of mortgage if we are required to discharge your mortgage or any related security.	\$1,500.00 plus Third Party Costs#

[^] Subject to approval and availability. Fees apply. # Third Party Costs; cost/s incurred by services provider/s external to Origin Mortgage Management Services and will vary depending on the nature of the service and request. These cost/s are passed on directly to the applicant/s. Supplementary Schedule of fees are to be considered with the schedule of fees outlined in your loan contract.

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