

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



004

MR H DAI & MRS Y J JIANG
 18 COONEY STREET
 NORTH RYDE NSW 2113

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

Loan Acct Number S211 8907424 00

BSB/Acct ID No. 112-911 890742400

Statement Start Date 01/07/2019

Statement End Date 19/08/2019

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Loan Account

VTECH SMSF PTY LTD ATF VTECH SUPERANNUATION FUND

Account Summary as at 19 Aug 2019

Opening Balance 170,752.32	+	Interest Charge for the Period \$1,537.46	+	Total Debits excluding Interest 24.00	-	Total Credits 2,551.00	=	Closing Balance 169,762.78
Payments in Advance \$1,488.00		Contract Term Remaining 21yrs 00mths		Forecasted Term 20yrs 07mths		Interest Offset Benefit for Statement Period \$274.35		Annual Percentage Rate 6.270%

Repayment Details as at 19 Aug 2019

Monthly Repayment 239.00	Monthly Repayment Due Date due on the 19th	Repayment Account 466 241 738
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 19 AUG 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$1,488.00.



Bill Code: 808220
Ref: 112911890742400

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 S211 8907424 00

BSB/Acct ID No. 112-911 890742400

Statement Start Date 01/07/2019

Statement End Date 19/08/2019

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 6.470% PA			170,752.32
16 Jul 2019	INTEREST RATE CHANGE TO 6.27% PA			170,752.32
18 Jul 2019	INTEREST	771.21		171,523.53
18 Jul 2019	ADMIN FEE	12.00		171,535.53
19 Jul 2019	REPAYMT A/C TFR		1,291.00	170,244.53
18 Aug 2019	INTEREST	766.25		171,010.78
18 Aug 2019	ADMIN FEE	12.00		171,022.78
19 Aug 2019	REPAYMT A/C TFR		1,260.00	169,762.78
19 Aug 2019	<i>Closing Balance</i>			169,762.78

Good news. From 31 May 2019, we removed the monthly \$5 Full Offset service fee. If you currently have an Interest Offset Facility, this reduced your monthly minimum repayment amount by \$5.

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Statement Start Date 20/08/2019

Statement End Date 19/02/2020

Page 1 of 2

Loan Account

VTECH SMSF PTY LTD ATF VTECH SUPERANNUATION FUND

Account Summary as at 19 Feb 2020

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
169,762.78	+	\$4,355.60	+	72.00	-	7,377.00	=	166,813.38
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$1,488.00		20yrs 06mths		20yrs 00mths		\$884.72		6.120%

Repayment Details as at 19 Feb 2020

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,220.00	due on the 19th	466 241 738
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 19 FEB 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$1,488.00.



Bill Code: 808220
Ref: 112911890742400

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Phone Banking Plus

☎ 13 33 22

Loan Acct Number S211 8907424 00

BSB/Acct ID No. 112-911 890742400

Statement Start Date 20/08/2019

Statement End Date 19/02/2020

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
20 Aug 2019	<i>Opening Balance</i> Interest Rate 6.270% PA			169,762.78
18 Sep 2019	INTEREST	765.84		170,528.62
18 Sep 2019	ADMIN FEE	12.00		170,540.62
19 Sep 2019	REPAYMT A/C TFR		1,239.00	169,301.62
16 Oct 2019	INTEREST RATE CHANGE TO 6.12% PA			169,301.62
18 Oct 2019	INTEREST	734.16		170,035.78
18 Oct 2019	ADMIN FEE	12.00		170,047.78
19 Oct 2019	REPAYMT A/C TFR		1,239.00	168,808.78
18 Nov 2019	INTEREST	728.79		169,537.57
18 Nov 2019	ADMIN FEE	12.00		169,549.57
19 Nov 2019	REPAYMT A/C TFR		1,239.00	168,310.57
18 Dec 2019	INTEREST	697.25		169,007.82
18 Dec 2019	ADMIN FEE	12.00		169,019.82
19 Dec 2019	REPAYMT A/C TFR		1,220.00	167,799.82
18 Jan 2020	INTEREST	717.18		168,517.00
18 Jan 2020	ADMIN FEE	12.00		168,529.00
19 Jan 2020	REPAYMT A/C TFR		1,220.00	167,309.00
18 Feb 2020	INTEREST	712.38		168,021.38
18 Feb 2020	ADMIN FEE	12.00		168,033.38
19 Feb 2020	REPAYMT A/C TFR		1,220.00	166,813.38
19 Feb 2020	<i>Closing Balance</i>			166,813.38

A reminder you should 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. If you have a strata title you may be covered by body corporate insurance. To discuss your specific insurance needs, contact your current insurer, body corporate or contact us.

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Statement Start Date 20/02/2020

Statement End Date 30/06/2020

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Loan Account

VTECH SMSF PTY LTD ATF VTECH SUPERANNUATION FUND

Account Summary as at 30 Jun 2020

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
166,813.38	+	\$2,797.50	+	48.00	-	4,820.00	=	164,838.88
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$1,488.00		20yrs 02mths		19yrs 09mths		\$464.08		5.870%

Repayment Details as at 30 Jun 2020

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
1,190.00	due on the 19th	466 241 738
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 30 JUN 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$1,488.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2020 IS \$8,690.56.



Billers Code: 808220
Ref: 112911890742400

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BSB/Acct ID No. 112-911 890742400

Statement Start Date 20/02/2020

Statement End Date 30/06/2020

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
20 Feb 2020	<i>Opening Balance</i>			166,813.38
	Interest Rate 6.120% PA			
17 Mar 2020	INTEREST RATE CHANGE TO 5.87% PA			166,813.38
18 Mar 2020	INTEREST	666.60		167,479.98
18 Mar 2020	ADMIN FEE	12.00		167,491.98
19 Mar 2020	REPAYMT A/C TFR		1,220.00	166,271.98
18 Apr 2020	INTEREST	701.17		166,973.15
18 Apr 2020	ADMIN FEE	12.00		166,985.15
19 Apr 2020	REPAYMT A/C TFR		1,220.00	165,765.15
18 May 2020	INTEREST	697.99		166,463.14
18 May 2020	ADMIN FEE	12.00		166,475.14
19 May 2020	REPAYMT A/C TFR		1,190.00	165,285.14
18 Jun 2020	INTEREST	731.74		166,016.88
18 Jun 2020	ADMIN FEE	12.00		166,028.88
19 Jun 2020	REPAYMT A/C TFR		1,190.00	164,838.88
30 Jun 2020	<i>Closing Balance</i>			164,838.88