



Bank of Melbourne
Statement of Account
HOME LOAN

A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



046

MR AND MRS THOMAS
9 MARTIN STREET
GAWLER EAST SA 5118

Customer Enquiries 13 22 66
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S611 0900084 00

BSB/Acct ID No. 196-911 090008400

Statement Start Date 01/07/2022

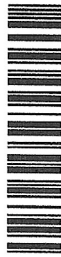
Statement End Date 14/09/2022

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Loan Account

G & A THOMAS PTY LTD ACN 159 350 286 ATF G & A THOMAS SUPER FUND

Account Summary as at 14 Sep 2022

	Opening Balance 98,447.74	+	Interest Charge for the Period \$0.00	+	Total Debits excluding Interest 24.00	-	Total Credits 2,246.00	=	Closing Balance 96,225.74
			Contract Term Remaining 20yrs 00mths		Forecasted Term 20yrs 00mths		Interest Offset Benefit for Statement Period \$1,731.05		Annual Percentage Rate 7.620%

Repayment Details as at 14 Sep 2022

Monthly Repayment \$770.00	Monthly Repayment Due Date due on the 14th	Repayment Account 411 785 050
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00



Biller Code: 22871
Ref: 196911090008400

**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 S611 0900084 00

BSB/Acct ID No. 196-911 090008400

Statement Start Date 01/07/2022

Statement End Date 14/09/2022

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	<i>Opening Balance</i> Interest Rate 6.620% PA			98,447.74
13 Jul 2022	LOAN ACCOUNT FEE	8.00		98,455.74
14 Jul 2022	REPAYMT A/C TFR		781.00	97,674.74
20 Jul 2022	INTEREST RATE CHANGE TO 7.12% PA			97,674.74
13 Aug 2022	LOAN ACCOUNT FEE	8.00		97,682.74
14 Aug 2022	REPAYMT A/C TFR		720.00	96,962.74
18 Aug 2022	INTEREST RATE CHANGE TO 7.62% PA			96,962.74
13 Sep 2022	LOAN ACCOUNT FEE	8.00		96,970.74
14 Sep 2022	REPAYMT A/C TFR		745.00	96,225.74
14 Sep 2022	<i>Closing Balance</i>			96,225.74

From 31/03/2021 no fees apply for duplicate or interim statements, copies of cheques or documents.

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 bankofmelbourne.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 22 66 or write to us at Bank of Melbourne Customer Solutions, Level 5, 150 Collins Street, Melbourne VIC 3000. 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

Email: info@afca.org.au

Phone 1800 931 678

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



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MCCRACKEN SA 5211

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Loan Acct Number S611 0900084 00

BSB/Acct ID No. 196-911 090008400

Statement Start Date 15/09/2022

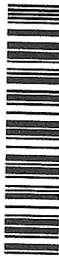
Statement End Date 14/03/2023

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Loan Account

G & A THOMAS PTY LTD ACN 159 350 286 ATF G & A THOMAS SUPER FUND

Account Summary as at 14 Mar 2023

	Opening Balance 96,225.74	+	Interest Charge for the Period \$0.00	+	Total Debits excluding Interest 48.00	-	Total Credits 4,911.00	=	Closing Balance 91,362.74
			Contract Term Remaining 19yrs 06mths		Forecasted Term 19yrs 03mths		Interest Offset Benefit for Statement Period \$4,025.27		Annual Percentage Rate 9.120%

Repayment Details as at 14 Mar 2023

Monthly Repayment
\$849.00

Monthly Repayment Due Date
due on the 14th

Repayment Account
411 785 050

Additional Monthly Repayment
\$0.00

Repayment Frequency
Monthly

Repayment Frequency Amount
\$0.00



Bill Code: 22871
Ref: 196911090008400

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Loan Acct Number S611 0900084 00

BSB/Acct ID No. 196-911 090008400

Statement Start Date 15/09/2022

Statement End Date 14/03/2023

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
15 Sep 2022	Opening Balance Interest Rate 7.620% PA			96,225.74
20 Sep 2022	INTEREST RATE CHANGE TO 8.12% PA			
13 Oct 2022	LOAN ACCOUNT FEE	8.00		96,225.74
14 Oct 2022	REPAYMT A/C TFR			96,233.74
18 Oct 2022	INTEREST RATE CHANGE TO 8.37% PA		770.00	95,463.74
13 Nov 2022	LOAN ACCOUNT FEE			95,463.74
14 Nov 2022	REPAYMT A/C TFR	8.00		95,471.74
15 Nov 2022	INTEREST RATE CHANGE TO 8.62% PA		795.00	94,676.74
13 Dec 2022	LOAN ACCOUNT FEE			94,676.74
14 Dec 2022	REPAYMT A/C TFR	8.00		94,684.74
20 Dec 2022	INTEREST RATE CHANGE TO 8.87% PA		821.00	93,863.74
13 Jan 2023	LOAN ACCOUNT FEE			93,863.74
14 Jan 2023	REPAYMT A/C TFR	8.00		93,871.74
13 Feb 2023	LOAN ACCOUNT FEE		830.00	93,041.74
14 Feb 2023	REPAYMT A/C TFR	8.00		93,049.74
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA		846.00	92,203.74
13 Mar 2023	LOAN ACCOUNT FEE			92,203.74
14 Mar 2023	REPAYMT A/C TFR	8.00		92,211.74
14 Mar 2023	Closing Balance		849.00	91,362.74
				91,362.74

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you. This statement applies to our Australian financial products and services. Our Statement can be found at: bankofmelbourne.com.au/privacy/privacy-statement.

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. 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.

From 20 February 2023, home loans with overdue amounts will not be charged default interest.



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BSB/Acct ID No. 196-911 090008400

Statement Start Date 15/03/2023

Statement End Date 30/06/2023

Page 1 of 2

Loan Account

G & A THOMAS PTY LTD ACN 159 350 286 ATF G & A THOMAS SUPER FUND

Account Summary as at 30 Jun 2023

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	91,362.74	+	\$0.61 CR	+	24.00	-	2,561.00	=	88,825.13
			Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
			19yrs 03mths		19yrs 03mths		\$2,151.31		9.870%

Repayment Details as at 30 Jun 2023

Monthly Repayment \$860.00	Monthly Repayment Due Date due on the 14th	Repayment Account 411 785 050
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2023 IS \$0.61.



Bill Code: 22871
Ref: 196911090008400

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Loan Acct Number S611 0900084 00

BSB/Acct ID No. 196-911 090008400
 Statement Start Date 15/03/2023
 Statement End Date 30/06/2023
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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
15 Mar 2023	Opening Balance Interest Rate 9.120% PA			91,362.74
21 Mar 2023	INTEREST RATE CHANGE TO 9.37% PA			
13 Apr 2023	LOAN ACCOUNT FEE	8.00		91,362.74
14 Apr 2023	REPAYMT A/C TFR		849.00	91,370.74
13 May 2023	LOAN ACCOUNT FEE	8.00		90,521.74
14 May 2023	REPAYMT A/C TFR		852.00	90,529.74
16 May 2023	INTEREST RATE CHANGE TO 9.62% PA			89,677.74
13 Jun 2023	LOAN ACCOUNT FEE	8.00		89,677.74
13 Jun 2023	INT ADJUSTMENT		0.61	89,685.74
14 Jun 2023	REPAYMT A/C TFR		860.00	89,685.13
20 Jun 2023	INTEREST RATE CHANGE TO 9.87% PA			88,825.13
30 Jun 2023	Closing Balance			88,825.13

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Online: www.afca.org.au
 Email: info@afca.org.au
 Phone 1800 931 678

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