



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



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MR G J THOMAS & MRS A M THOMAS
66 CUDMORE RD
MCCRACKEN SA 5211

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

Loan Acct Number S611 0900084 01

BSB/Acct ID No. 196-911 090008401

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 ABN 90893430386

Account Summary as at 14 Mar 2023

	Opening Balance 97,265.69	+	Interest Charge for the Period \$0.00	+	Total Debits excluding Interest 48.00	-	Total Credits 4,963.00	=	Closing Balance 92,350.69
			Contract Term Remaining 19yrs 06mths		Forecasted Term 19yrs 03mths		Interest Offset Benefit for Statement Period \$4,068.78		Annual Percentage Rate 9.120%

Repayment Details as at 14 Mar 2023

Monthly Repayment \$858.00	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: 196911090008401

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.

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
15 Sep 2022	Opening Balance Interest Rate 7.620% PA			97,265.69
20 Sep 2022	INTEREST RATE CHANGE TO 8.12% PA			97,265.69
13 Oct 2022	LOAN ACCOUNT FEE	8.00		97,273.69
14 Oct 2022	REPAYMT A/C TFR		778.00	96,495.69
18 Oct 2022	INTEREST RATE CHANGE TO 8.37% PA			96,495.69
13 Nov 2022	LOAN ACCOUNT FEE	8.00		96,503.69
14 Nov 2022	REPAYMT A/C TFR		804.00	95,699.69
15 Nov 2022	INTEREST RATE CHANGE TO 8.62% PA			95,699.69
13 Dec 2022	LOAN ACCOUNT FEE	8.00		95,707.69
14 Dec 2022	REPAYMT A/C TFR		829.00	94,878.69
20 Dec 2022	INTEREST RATE CHANGE TO 8.87% PA			94,878.69
13 Jan 2023	LOAN ACCOUNT FEE	8.00		94,886.69
14 Jan 2023	REPAYMT A/C TFR		839.00	94,047.69
13 Feb 2023	LOAN ACCOUNT FEE	8.00		94,055.69
14 Feb 2023	REPAYMT A/C TFR		855.00	93,200.69
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA			93,200.69
13 Mar 2023	LOAN ACCOUNT FEE	8.00		93,208.69
14 Mar 2023	REPAYMT A/C TFR		858.00	92,350.69
14 Mar 2023	Closing Balance			92,350.69

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.