



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 G J THOMAS & MRS A M THOMAS
9 MARTIN STREET
GAWLER EAST SA 5118

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 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 ABN 90893430386

Account Summary as at 14 Sep 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
99,542.69	+	\$0.00	+	24.00	-	2,301.00	=	97,265.69
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		20yrs 00mths		20yrs 00mths		\$1,749.93		7.620%

Repayment Details as at 14 Sep 2022

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$778.00	due on the 14th	411 785 050
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00



Biller 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

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	<i>Opening Balance</i> Interest Rate 6.620% PA			99,542.69
13 Jul 2022	LOAN ACCOUNT FEE	8.00		99,550.69
14 Jul 2022	REPAYMT A/C TFR		820.00	98,730.69
20 Jul 2022	INTEREST RATE CHANGE TO 7.12% PA			98,730.69
13 Aug 2022	LOAN ACCOUNT FEE	8.00		98,738.69
14 Aug 2022	REPAYMT A/C TFR		728.00	98,010.69
18 Aug 2022	INTEREST RATE CHANGE TO 7.62% PA			98,010.69
13 Sep 2022	LOAN ACCOUNT FEE	8.00		98,018.69
14 Sep 2022	REPAYMT A/C TFR		753.00	97,265.69
14 Sep 2022	<i>Closing Balance</i>			97,265.69

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