

Loan Acct Number S211 0883106 00

BSB/Acct ID No. 112-911 088310600

Statement Start Date 01/07/2018

Statement End Date 22/07/2018

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2018	<i>Opening Balance</i> Interest Rate 4.990% PA			203,867.74
21 Jul 2018	INTEREST	834.41		204,702.15
21 Jul 2018	ADMIN FEE	12.00		204,714.15
22 Jul 2018	REPAYMT A/C TFR		1,139.00	203,575.15
22 Jul 2018	<i>Closing Balance</i>			203,575.15

Important: we are varying your Loan Agreement. Where we notify you of a change to the following we will give you 20 days notice: the amount of fees and charges, or a variation or introduction of a government charge; and any other change that is not to the annual percentage rate or fees and charges. Any notice provided by advertisement will now only appear in The Australian.

Loan Acct Number S211 0883106 00

BSB/Acct ID No. 112-911 088310600

Statement Start Date 23/07/2018

Statement End Date 22/01/2019

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
23 Jul 2018	Opening Balance Interest Rate 6.530% PA			203,575.15
23 Jul 2018	INTEREST RATE CHANGE TO 6.53% PA			203,575.15
21 Aug 2018	INTEREST	1,118.54		204,693.69
21 Aug 2018	ADMIN FEE	12.00		204,705.69
22 Aug 2018	REPAYMT A/C TFR		1,334.00	203,371.69
19 Sep 2018	INTEREST RATE CHANGE TO 6.67% PA			203,371.69
21 Sep 2018	INTEREST	1,128.19		204,499.88
21 Sep 2018	ADMIN FEE	12.00		204,511.88
22 Sep 2018	REPAYMT A/C TFR		1,334.00	203,177.88
21 Oct 2018	INTEREST	1,112.65		204,290.53
21 Oct 2018	ADMIN FEE	12.00		204,302.53
22 Oct 2018	REPAYMT A/C TFR		1,334.00	202,968.53
21 Nov 2018	INTEREST	1,148.66		204,117.19
21 Nov 2018	ADMIN FEE	12.00		204,129.19
22 Nov 2018	REPAYMT A/C TFR		1,334.00	202,795.19
21 Dec 2018	INTEREST	1,110.64		203,905.83
21 Dec 2018	ADMIN FEE	12.00		203,917.83
22 Dec 2018	REPAYMT A/C TFR		891.22	203,026.61
25 Dec 2018	REPAYMT A/C TFR		460.78	202,565.83
21 Jan 2019	INTEREST	1,147.22		203,713.05
21 Jan 2019	ADMIN FEE	12.00		203,725.05
22 Jan 2019	REPAYMT A/C TFR		972.50	202,752.55
22 Jan 2019	Closing Balance			202,752.55

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au. To discuss your specific insurance needs, contact your current insurer or visit your local branch.

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

 036

PATRICIA & JOHN EASLEY
 9 SHOWGROUNDS DRIVE
 HIGHVALE QLD 4520

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

Loan Acct Number S211 0883106 00

BSB/Acct ID No. 112-911 088310600

Statement Start Date 01/07/2018

Statement End Date 22/07/2018

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Loan Account

ENGLIA PTY LTD ACN 607723482 ATF ENGLIA SUPER FUND

Account Summary as at 22 Jul 2018



Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
203,867.74	+	\$834.41	+	12.00	-	1,139.00	=	203,575.15
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		28yrs 00mths		28yrs 00mths		\$1.73		6.530%

Repayment Details as at 22 Jul 2018

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,334.00	due on the 22nd	440 373 185
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00



Bill Code: 808220
Ref: 112911088310600

**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 0883106 00

BSB/Acct ID No. 112-911 088310600

Statement Start Date 23/01/2019

Statement End Date 30/06/2019

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
23 Jan 2019	<i>Opening Balance</i> Interest Rate 6.670% PA			202,752.55
01 Feb 2019	REPAYMT A/C TFR		379.50	202,373.05
21 Feb 2019	INTEREST	1,146.54		203,519.59
21 Feb 2019	ADMIN FEE	12.00		203,531.59
22 Feb 2019	REPAYMT A/C TFR		1,352.00	202,179.59
21 Mar 2019	INTEREST	1,033.89		203,213.48
21 Mar 2019	ADMIN FEE	12.00		203,225.48
22 Mar 2019	REPAYMT A/C TFR		1,352.00	201,873.48
21 Apr 2019	INTEREST	1,142.95		203,016.43
21 Apr 2019	ADMIN FEE	12.00		203,028.43
22 Apr 2019	REPAYMT A/C TFR		1,236.80	201,791.63
01 May 2019	REPAYMT A/C TFR		115.20	201,676.43
21 May 2019	INTEREST	1,105.17		202,781.60
21 May 2019	ADMIN FEE	12.00		202,793.60
22 May 2019	REPAYMT A/C TFR		1,352.00	201,441.60
18 Jun 2019	INTEREST RATE CHANGE TO 6.47% PA			201,441.60
21 Jun 2019	INTEREST	1,136.48		202,578.08
21 Jun 2019	ADMIN FEE	12.00		202,590.08
22 Jun 2019	REPAYMT A/C TFR		541.00	202,049.08
30 Jun 2019	<i>Closing Balance</i>			202,049.08

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.



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



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PATRICIA & JOHN EASLEY
9 SHOWGROUNDS DRIVE
HIGHVALE QLD 4520

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Loan Account

ENGLIA PTY LTD ACN 607723482 ATF ENGLIA SUPER FUND

Account Summary as at 30 Jun 2019

Opening Balance 202,752.55	+	Interest Charge for the Period \$5,565.03	+	Total Debits excluding Interest 60.00	-	Total Credits 6,328.50	=	Closing Balance 202,049.08
		Contract Term Remaining 27yrs 01mths		Forecasted Term 26yrs 00mths		Interest Offset Benefit for Statement Period \$2.74		Annual Percentage Rate 6.470%

Repayment Details as at 30 Jun 2019

Monthly Repayment \$1,352.00	Monthly Repayment Due Date due on the 22nd	Repayment Account 440 373 185
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2019 YOUR REPAYMENTS WERE IN ARREARS BY \$811.00. UNLESS YOU HAVE MADE ALTERNATIVE ARRANGEMENTS, YOU ARE REQUIRED TO MAKE YOUR SCHEDULED REPAYMENTS.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$13,165.34.



Bill Code: 808220
Ref: 112911088310600

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