

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

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

Loan Acct Number S211 0610423 00

BSB/Acct ID No. 112-911 061042300

Statement Start Date 06/11/2021

Statement End Date 05/05/2022

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Loan Account

ADNL PTY LTD ACN 158 858 541 ATF L & N SUPERANNUATION FUND ABN 97 406 286 945

Account Summary as at 05 May 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
214,942.75	+	\$1,000.12	+	48.00	-	10,634.00	=	205,356.87
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$19,335.00		20yrs 06mths		12yrs 09mths		\$5,116.95		5.870%

Repayment Details as at 05 May 2022

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,772.00	due on the 5th	438 800 141
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Fortnightly Every 2nd Friday	\$886.00

AS AT 05 MAY 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$19,335.00.



Biller Code: 808220
Ref: 112911061042300

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
06 Nov 2021	Opening Balance Interest Rate 5.870% PA			214,942.75
19 Nov 2021	REPAYMT A/C TFR		888.00	214,054.75
03 Dec 2021	REPAYMT A/C TFR		886.00	213,168.75
04 Dec 2021	INTEREST	213.62		213,382.37
04 Dec 2021	LOAN ACCOUNT FEE	8.00		213,390.37
17 Dec 2021	REPAYMT A/C TFR		886.00	212,504.37
31 Dec 2021	REPAYMT A/C TFR		886.00	211,618.37
04 Jan 2022	INTEREST	200.50		211,818.87
04 Jan 2022	LOAN ACCOUNT FEE	8.00		211,826.87
14 Jan 2022	REPAYMT A/C TFR		886.00	210,940.87
28 Jan 2022	REPAYMT A/C TFR		886.00	210,054.87
04 Feb 2022	INTEREST	181.48		210,236.35
04 Feb 2022	LOAN ACCOUNT FEE	8.00		210,244.35
11 Feb 2022	REPAYMT A/C TFR		886.00	209,358.35
25 Feb 2022	REPAYMT A/C TFR		886.00	208,472.35
04 Mar 2022	INTEREST	141.81		208,614.16
04 Mar 2022	LOAN ACCOUNT FEE	8.00		208,622.16
11 Mar 2022	REPAYMT A/C TFR		886.00	207,736.16
25 Mar 2022	REPAYMT A/C TFR		886.00	206,850.16
04 Apr 2022	INTEREST	138.65		206,988.81
04 Apr 2022	LOAN ACCOUNT FEE	8.00		206,996.81
08 Apr 2022	REPAYMT A/C TFR		886.00	206,110.81
22 Apr 2022	REPAYMT A/C TFR		886.00	205,224.81
04 May 2022	INTEREST	124.06		205,348.87
04 May 2022	LOAN ACCOUNT FEE	8.00		205,356.87
05 May 2022	Closing Balance			205,356.87

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at stgeorge.com.au/personal/home-loans or by calling 13 33 30.

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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 stgeorge.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St. George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. 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