

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 06/05/2022

Statement End Date 30/06/2022

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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 30 Jun 2022

	Opening Balance 205,356.87	+	Interest Charge for the Period \$112.27	+	Total Debits excluding Interest 8.00	-	Total Credits 3,544.00	=	Closing Balance 201,933.14
	Payments in Advance \$21,107.00		Contract Term Remaining 20yrs 05mths		Forecasted Term 13yrs 03mths		Interest Offset Benefit for Statement Period \$931.19		Annual Percentage Rate 6.620%

Repayment Details as at 30 Jun 2022

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

AS AT 30 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$21,107.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$2,367.53.



Billers 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

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
06 May 2022	Opening Balance Interest Rate 5.870% PA			205,356.87
06 May 2022	REPAYMT A/C TFR		886.00	204,470.87
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			204,470.87
20 May 2022	REPAYMT A/C TFR		886.00	203,584.87
03 Jun 2022	REPAYMT A/C TFR		886.00	202,698.87
04 Jun 2022	INTEREST	112.27		202,811.14
04 Jun 2022	LOAN ACCOUNT FEE	8.00		202,819.14
17 Jun 2022	REPAYMT A/C TFR		886.00	201,933.14
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			201,933.14
30 Jun 2022	Closing Balance			201,933.14

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

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