

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 01/07/2021

Statement End Date 05/11/2021

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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 Nov 2021

	Opening Balance 222,507.61	+	Interest Charge for the Period \$1,255.14	+	Total Debits excluding Interest 60.00	-	Total Credits 8,880.00	=	Closing Balance 214,942.75
	Payments in Advance \$19,333.00		Contract Term Remaining 21yrs 00mths		Forecasted Term 13yrs 08mths		Interest Offset Benefit for Statement Period \$4,145.20		Annual Percentage Rate 5.870%

Repayment Details as at 05 Nov 2021

Monthly Repayment \$1,776.00	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 \$888.00

AS AT 05 NOV 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$19,333.00.



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

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	Opening Balance Interest Rate 5.870% PA			222,507.61
02 Jul 2021	REPAYMT A/C TFR		888.00	221,619.61
04 Jul 2021	INTEREST	267.74		221,887.35
04 Jul 2021	ADMIN FEE	12.00		221,899.35
16 Jul 2021	REPAYMT A/C TFR		888.00	221,011.35
30 Jul 2021	REPAYMT A/C TFR		888.00	220,123.35
04 Aug 2021	INTEREST	262.54		220,385.89
04 Aug 2021	ADMIN FEE	12.00		220,397.89
13 Aug 2021	REPAYMT A/C TFR		888.00	219,509.89
27 Aug 2021	REPAYMT A/C TFR		888.00	218,621.89
04 Sep 2021	INTEREST	258.92		218,880.81
04 Sep 2021	ADMIN FEE	12.00		218,892.81
10 Sep 2021	REPAYMT A/C TFR		888.00	218,004.81
24 Sep 2021	REPAYMT A/C TFR		888.00	217,116.81
04 Oct 2021	INTEREST	235.76		217,352.57
04 Oct 2021	ADMIN FEE	12.00		217,364.57
08 Oct 2021	REPAYMT A/C TFR		888.00	216,476.57
22 Oct 2021	REPAYMT A/C TFR		888.00	215,588.57
04 Nov 2021	INTEREST	230.18		215,818.75
04 Nov 2021	ADMIN FEE	12.00		215,830.75
05 Nov 2021	REPAYMT A/C TFR		888.00	214,942.75
05 Nov 2021	Closing Balance			214,942.75

A reminder to check with your insurer 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 current insurer, body corporate, or visit stgeorge.com.au/building-insurance

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

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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

