

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

Repayment Details as at 05 Nov 2021

| | | |
|-------------------------------------|-----------------------------------|-----------------------------------|
| Monthly Repayment | Monthly Repayment Due Date | Repayment Account |
| \$1,776.00 | due on the 5th | 438 800 141 |
| Additional Monthly Repayment | Repayment Frequency | Repayment Frequency Amount |
| \$0.00 | Fortnightly Every 2nd Friday | \$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.

Phone Banking Plus**☎ 13 33 22****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**Page** 2 of 3**Transaction Details**

| Date | Transaction Description | Debit | Credit | Loan Balance |
|-------------|---|--------|--------|--------------|
| 01 Jul 2021 | <i>Opening Balance</i> 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 | <i>Closing Balance</i> | | | 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

