

Statement of Account
HOME LOAN

F-123

St.George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



MS L M GEORGE & MR D W TANKARD
17 BRADEY AVENUE
HAMMONDVILLE NSW 2170

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

Loan Acct Number S211 0873670 00

BSB/Acct ID No. 112-911 087367000

Statement Start Date 01/07/2022

Statement End Date 17/12/2022

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Loan Account

TANK SAFE SUPER CO PTY LTD ACN 611 210 603 ATF TANK SAFE SUPERANNUATION FUND

Account Summary as at 17 Dec 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
109,658.16	+	\$1,025.94	+	48.00	-	5,097.00	=	105,635.10
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$7,600.00		23yrs 06mths		20yrs 07mths		\$3,153.88		8.620%

Repayment Details as at 17 Dec 2022

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$924.00	due on the 17th	469 089 807
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 17 DEC 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$7,600.00.



Bill Code: 808220
Ref: 112911087367000

**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 0873670 00

BSB/Acct ID No. 112-911 087367000

Statement Start Date 01/07/2022

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Phone Banking Plus
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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	<i>Opening Balance</i> Interest Rate 6.620% PA			109,658.16
16 Jul 2022	INTEREST	299.32		109,957.48
16 Jul 2022	LOAN ACCOUNT FEE	8.00		109,965.48
17 Jul 2022	REPAYMT A/C TFR		810.00	109,155.48
20 Jul 2022	INTEREST RATE CHANGE TO 7.12% PA			109,155.48
16 Aug 2022	INTEREST	185.60		109,341.08
16 Aug 2022	LOAN ACCOUNT FEE	8.00		109,349.08
17 Aug 2022	REPAYMT A/C TFR		790.00	108,559.08
18 Aug 2022	INTEREST RATE CHANGE TO 7.62% PA			108,559.08
16 Sep 2022	INTEREST	154.68		108,713.76
16 Sep 2022	LOAN ACCOUNT FEE	8.00		108,721.76
17 Sep 2022	REPAYMT A/C TFR		822.00	107,899.76
20 Sep 2022	INTEREST RATE CHANGE TO 8.12% PA			107,899.76
16 Oct 2022	INTEREST	139.73		108,039.49
16 Oct 2022	LOAN ACCOUNT FEE	8.00		108,047.49
17 Oct 2022	REPAYMT A/C TFR		856.00	107,191.49
18 Oct 2022	INTEREST RATE CHANGE TO 8.37% PA			107,191.49
15 Nov 2022	INTEREST RATE CHANGE TO 8.62% PA			107,191.49
16 Nov 2022	INTEREST	129.54		107,321.03
16 Nov 2022	LOAN ACCOUNT FEE	8.00		107,329.03
17 Nov 2022	REPAYMT A/C TFR		895.00	106,434.03
16 Dec 2022	INTEREST	117.07		106,551.10
16 Dec 2022	LOAN ACCOUNT FEE	8.00		106,559.10
17 Dec 2022	REPAYMT A/C TFR		924.00	105,635.10
17 Dec 2022	<i>Closing Balance</i>			105,635.10

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

Remember to check 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 insurer or body corporate.

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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.

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Complaints

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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

Statement of Account
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Statement End Date 17/06/2023

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Loan Account

TANK SAFE SUPER CO PTY LTD ACN 611 210 603 ATF TANK SAFE SUPERANNUATION FUND

Account Summary as at 17 Jun 2023

Opening Balance	Interest Charge for the Period	Total Debits excluding Interest	Total Credits	Closing Balance
105,635.10	+ \$428.69	+ 48.00	- 5,787.00	= 100,324.79
Payments in Advance	Contract Term Remaining	Forecasted Term	Interest Offset Benefit for Statement Period	Annual Percentage Rate
\$7,600.00	23yrs 00mths	18yrs 02mths	\$4,311.04	9.620%

Repayment Details as at 17 Jun 2023

Monthly Repayment \$984.00	Monthly Repayment Due Date due on the 17th	Repayment Account 469 089 807
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 17 JUN 2023 YOUR REPAYMENTS WERE IN ADVANCE BY \$7,600.00.



Bill Code: 808220
Ref: 112911087367000

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Loan Acct Number S211 0873670 00

BSB/Acct ID No. 112-911 087367000

Statement Start Date 18/12/2022

Statement End Date 17/06/2023

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
18 Dec 2022	Opening Balance Interest Rate 8.620% PA			105,635.10
20 Dec 2022	INTEREST RATE CHANGE TO 8.87% PA			105,635.10
16 Jan 2023	INTEREST	109.93		105,745.03
16 Jan 2023	LOAN ACCOUNT FEE	8.00		105,753.03
17 Jan 2023	REPAYMT A/C TFR		944.00	104,809.03
16 Feb 2023	INTEREST	98.41		104,907.44
16 Feb 2023	LOAN ACCOUNT FEE	8.00		104,915.44
17 Feb 2023	REPAYMT A/C TFR		957.00	103,958.44
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA			103,958.44
16 Mar 2023	INTEREST	79.03		104,037.47
16 Mar 2023	LOAN ACCOUNT FEE	8.00		104,045.47
17 Mar 2023	REPAYMT A/C TFR		965.00	103,080.47
21 Mar 2023	INTEREST RATE CHANGE TO 9.37% PA			103,080.47
16 Apr 2023	INTEREST	75.70		103,156.17
16 Apr 2023	LOAN ACCOUNT FEE	8.00		103,164.17
17 Apr 2023	REPAYMT A/C TFR		965.00	102,199.17
16 May 2023	INTEREST RATE CHANGE TO 9.62% PA			102,199.17
16 May 2023	INTEREST	47.28		102,246.45
16 May 2023	LOAN ACCOUNT FEE	8.00		102,254.45
16 May 2023	INT ADJUSTMENT		0.70	102,253.75
17 May 2023	REPAYMT A/C TFR		972.00	101,281.75
16 Jun 2023	INTEREST	19.04		101,300.79
16 Jun 2023	LOAN ACCOUNT FEE	8.00		101,308.79
17 Jun 2023	REPAYMT A/C TFR		984.00	100,324.79
17 Jun 2023	Closing Balance			100,324.79

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From 20 February 2023, home loans with overdue amounts will not be charged default interest.

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Loan Account

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Account Summary as at 30 Jun 2023



Opening Balance	Interest Charge for the Period	Total Debits excluding Interest	Total Credits	Closing Balance				
100,324.79	+	\$0.00	+	0.00	-	0.00	=	100,324.79

Payments in Advance	Contract Term Remaining	Forecasted Term	Interest Offset Benefit for Statement Period	Annual Percentage Rate
\$7,600.00	23yrs 00mths	19yrs 00mths	\$0.00	9.870%

Repayment Details as at 30 Jun 2023

Monthly Repayment \$984.00	Monthly Repayment Due Date due on the 17th	Repayment Account 469 089 807
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2023 YOUR REPAYMENTS WERE IN ADVANCE BY \$7,600.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2023 IS \$1,454.63.

LOAN ACCOUNT KEEPING FEE \$96



Bill Code: 808220
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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
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20 Jun 2023	INTEREST RATE CHANGE TO 9.87% PA			100,324.79
30 Jun 2023	<i>Closing Balance</i>			100,324.79

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