



Bank of Melbourne
Statement of Account
HOME LOAN

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



030

MR L E & MRS G M SCHLIPALIUS
14 DELTA AVENUE
ASHWOOD VIC 3147

Customer Enquiries 13 22 66
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S311 0531750 00

BSB/Acct ID No. 193-911 053175000

Statement Start Date 16/03/2020

Statement End Date 30/06/2020

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Loan Account

TECHNOVATE MANAGEMENT & CONSULTANTS P/L ACN006361119ATF SCHLIPALIUS FAMILY S FUN

Account Summary as at 30 Jun 2020

Opening Balance		Interest Charge for the Period	Total Debits excluding Interest	Total Credits	Closing Balance
212,099.52	+	\$3,082.88	36.00	4,147.00	= 211,071.40
Payments in Advance		Contract Term Remaining	Forecasted Term	Interest Offset Benefit for Statement Period	Annual Percentage Rate
\$6,325.00		26yrs 03mths	24yrs 06mths	\$52.94	5.870%

Repayment Details as at 30 Jun 2020

Monthly Repayment \$1,368.00	Monthly Repayment Due Date due on the 15th	Repayment Account 494 552 058
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$6,325.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2020 IS \$12,930.77.



Bill Code: 22871
Ref: 193911053175000

****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 S311 0531750 00

BSB/Acct ID No. 193-911 053175000

Statement Start Date 16/03/2020

Statement End Date 30/06/2020

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
16 Mar 2020	<i>Opening Balance</i>			212,099.52
	Interest Rate 6.120% PA			
17 Mar 2020	INTEREST RATE CHANGE TO 5.87% PA			
				212,099.52
14 Apr 2020	INTEREST	1,045.19		213,144.71
14 Apr 2020	ADMIN FEE	12.00		213,156.71
15 Apr 2020	REPAYMT A/C TFR		1,411.00	211,745.71
14 May 2020	INTEREST	1,003.90		212,749.61
14 May 2020	ADMIN FEE	12.00		212,761.61
15 May 2020	REPAYMT A/C TFR		1,368.00	211,393.61
14 Jun 2020	INTEREST	1,033.79		212,427.40
14 Jun 2020	ADMIN FEE	12.00		212,439.40
15 Jun 2020	REPAYMT A/C TFR		1,368.00	211,071.40
30 Jun 2020	<i>Closing Balance</i>			211,071.40



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Loan Account

TECHNOVATE MANAGEMENT & CONSULTANTS P/L ACN006361119ATF SCHLIPALIUS FAMILY S FUN

Account Summary as at 15 Mar 2020

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
214,088.94	+	\$6,450.58	+	72.00	-	8,512.00	=	212,099.52
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$6,325.00		26yrs 06mths		23yrs 02mths		\$85.13		5.870%

Repayment Details as at 15 Mar 2020

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,411.00	due on the 15th	494 552 058
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 15 MAR 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$6,325.00.



Billers Code: 22871
Ref: 193911053175000

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Phone Banking Plus
☎ 13 33 22

Loan Acct Number S311 0531750 00

BSB/Acct ID No. 193-911 053175000

Statement Start Date 16/09/2019

Statement End Date 15/03/2020

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
16 Sep 2019	<i>Opening Balance</i> Interest Rate 6.270% PA			214,088.94
14 Oct 2019	INTEREST	1,092.64		215,181.58
14 Oct 2019	ADMIN FEE	12.00		215,193.58
15 Oct 2019	REPAYMT A/C TFR		1,434.00	213,759.58
16 Oct 2019	INTEREST RATE CHANGE TO 6.12% PA			213,759.58
14 Nov 2019	INTEREST	1,097.79		214,857.37
14 Nov 2019	ADMIN FEE	12.00		214,869.37
15 Nov 2019	REPAYMT A/C TFR		1,434.00	213,435.37
14 Dec 2019	INTEREST	1,058.97		214,494.34
14 Dec 2019	ADMIN FEE	12.00		214,506.34
15 Dec 2019	REPAYMT A/C TFR		1,411.00	213,095.34
14 Jan 2020	INTEREST	1,094.12		214,189.46
14 Jan 2020	ADMIN FEE	12.00		214,201.46
15 Jan 2020	REPAYMT A/C TFR		1,411.00	212,790.46
14 Feb 2020	INTEREST	1,089.99		213,880.45
14 Feb 2020	ADMIN FEE	12.00		213,892.45
15 Feb 2020	REPAYMT A/C TFR		1,411.00	212,481.45
14 Mar 2020	INTEREST	1,017.07		213,498.52
14 Mar 2020	ADMIN FEE	12.00		213,510.52
15 Mar 2020	REPAYMT A/C TFR		1,411.00	212,099.52
15 Mar 2020	<i>Closing Balance</i>			212,099.52

A reminder you should periodically check with your insurer that the insurance on your property has adequate cover as your mortgage terms require you to fully insure your 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 discuss your specific insurance needs, contact your current insurer, body corporate or contact us.



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Statement Start Date 01/07/2019

Statement End Date 15/09/2019

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Loan Account

TECHNOVATE MANAGEMENT & CONSULTANTS P/L ACN006361119ATF SCHLIPALIUS FAMILY S FUN

Account Summary as at 15 Sep 2019

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
215,029.63	+	\$3,397.31	+	36.00	-	4,374.00	=	214,088.94
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$6,325.00		27yrs 00mths		24yrs 09mths		\$35.80		6.270%

Repayment Details as at 15 Sep 2019

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,434.00	due on the 15th	494 552 058
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 15 SEP 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$6,325.00.



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Ref: 193911053175000

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Statement Start Date 01/07/2019

Statement End Date 15/09/2019

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 6.470% PA			215,029.63
14 Jul 2019	INTEREST	1,137.35		216,166.98
14 Jul 2019	ADMIN FEE	12.00		216,178.98
15 Jul 2019	REPAYMT A/C TFR		1,486.00	214,692.98
16 Jul 2019	INTEREST RATE CHANGE TO 6.27% PA			214,692.98
14 Aug 2019	INTEREST	1,132.22		215,825.20
14 Aug 2019	ADMIN FEE	12.00		215,837.20
15 Aug 2019	REPAYMT A/C TFR		1,454.00	214,383.20
14 Sep 2019	INTEREST	1,127.74		215,510.94
14 Sep 2019	ADMIN FEE	12.00		215,522.94
15 Sep 2019	REPAYMT A/C TFR		1,434.00	214,088.94
15 Sep 2019	<i>Closing Balance</i>			214,088.94

Good news. From 31 May 2019, we removed the monthly \$5 Full Offset service fee. If you currently have an Interest Offset Facility, this reduced your monthly minimum repayment amount by \$5.