



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

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

Loan Acct Number S311 0907446 00

BSB/Acct ID No. 193-911 090744600

Statement Start Date 29/10/2021

Statement End Date 28/04/2022

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Loan Account

S & W PERERA NOMINEES PTY LTD ATF S & W PERERA FAMILY SUPERANNUATION FUND

Account Summary as at 28 Apr 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
193,420.64	+	\$5,631.67	+	48.00	-	8,178.00	=	190,922.31
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		20yrs 00mths		20yrs 00mths		\$0.00		5.870%

Repayment Details as at 28 Apr 2022

Monthly Repayment

\$1,363.00

Monthly Repayment Due Date

due on the 28th



Biller Code: 22871
Ref: 193911090744600

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** S311 0907446 00**BSB/Acct ID No.** 193-911 090744600**Statement Start Date** 29/10/2021**Statement End Date** 28/04/2022**Page** 2 of 3**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
29 Oct 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			193,420.64
27 Nov 2021	INTEREST	964.29		194,384.93
27 Nov 2021	LOAN ACCOUNT FEE	8.00		194,392.93
28 Nov 2021	OUTWARD D/E		1,363.00	193,029.93
27 Dec 2021	INTEREST	931.30		193,961.23
27 Dec 2021	LOAN ACCOUNT FEE	8.00		193,969.23
28 Dec 2021	OUTWARD D/E		1,363.00	192,606.23
27 Jan 2022	INTEREST	960.23		193,566.46
27 Jan 2022	LOAN ACCOUNT FEE	8.00		193,574.46
28 Jan 2022	OUTWARD D/E		1,363.00	192,211.46
27 Feb 2022	INTEREST	958.27		193,169.73
27 Feb 2022	LOAN ACCOUNT FEE	8.00		193,177.73
28 Feb 2022	OUTWARD D/E		1,363.00	191,814.73
27 Mar 2022	INTEREST	863.74		192,678.47
27 Mar 2022	LOAN ACCOUNT FEE	8.00		192,686.47
28 Mar 2022	OUTWARD D/E		1,363.00	191,323.47
27 Apr 2022	INTEREST	953.84		192,277.31
27 Apr 2022	LOAN ACCOUNT FEE	8.00		192,285.31
28 Apr 2022	OUTWARD D/E		1,363.00	190,922.31
28 Apr 2022	<i>Closing Balance</i>			190,922.31

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

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

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at bankofmelbourne.com.au/personal/home-loans or call 132 266.

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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.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at bankofmelbourne.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 22 66 or write to us at Bank of Melbourne Customer Solutions, Level 5, 150 Collins Street, Melbourne VIC 3000. 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