

Investor Activity Statement

Otta International Pty Ltd Super Fund
tomtere@gmail.com

Investor Account 252653

Page 1 of 6
Statement Print Date 13 October 2022
Statement Period **1 July 2021 - 30 June 2022**
TFN - Held
BPAY® Reference No. 2526531

La Trobe Australian Credit Fund Investment Account Summary - June 2022

Investor: Otta International Pty Ltd ATF Otta International Pty Ltd Super Fund

Opening Balance 1 July 2021	\$	496,344.01
New Investments	\$	678,000.00
Redemptions	\$	-982,332.91
Fees	\$	0.00
Closing Balance 30 June 2022	\$	192,011.10

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	142,011.10	2.00%	605.76	605.76
90 Day Notice Account	0.00	2.30%	0.00	0.00
6 Month Notice Account	0.00	2.35%	0.00	0.00
12 Month Term Account	0.00	4.30%	0.00	0.00
2 Year Account	0.00	4.40%	0.00	0.00
4 Year Account	0.00	5.50%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	50,000.00	6.94%	18,658.85	18,658.85
	192,011.10			
Interest paid this period (net)			19,264.61	19,264.61

Interest has been deposited to your bank account 062000 XXXXXXXX as instructed.

Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

■ Classic Notice Account: 252 653 019	■ 6 Month Notice Account: 252 653 126	■ 2 Year Account: 252 653 134
■ 90 Day Notice Account: 252 653 118	■ 12 Month Term Account: 252 653 043	■ 4 Year Account: 252 653 100

Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. As at 1 October 2022, the following increased variable rates of return will apply:

Account	Change	Current Variable Rate	Account	Change	Current Variable Rate
■ Classic Notice Account	0.50%	3.50%*p.a.	■ 12 Month Term Account	0.30%	5.30%*p.a.
■ 90 Day Notice Account	0.50%	3.80%*p.a.	■ 2 Year Account	0.30%	5.40%*p.a.
■ 6 Month Notice Account	0.50%	4.10%*p.a.	■ 4 Year Account	0.25%	6.60%*p.a.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



Investor Activity Statement

Investor Account 252653

Page 2 of 6
Statement Print Date 13 October 2022
Statement Period 1 July 2021 - 30 June 2022
TFN - Held
BPAY® Reference No. 2526531

Otta International Pty Ltd Super Fund
tomtere@gmail.com

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
Classic Notice Account Opening Balance				63,844.01
05 Jul	Interest earned - JUN 21	0.00	62.32	63,906.33
05 Jul	Interest paid by EFT - JUN 21 - All paid to Nominated	62.32	0.00	63,844.01
14 Jul	New Investment - BPAY Payment	0.00	57,000.00	120,844.01
20 Jul	La Trobe Direct Redemption	100,000.00	0.00	20,844.01
20 Jul	Investment Partially Repaid : Lamar 18 Pty Ltd IIOR & ATF La	0.00	1,110.35	21,954.36
27 Jul	Investment Partially Repaid : Lamar 18 Pty Ltd IIOR & ATF La	0.00	2,336.99	24,291.35
28 Jul	Investment Partially Repaid : Lamar 18 Pty Ltd IIOR & ATF La	0.00	21,124.83	45,416.18
28 Jul	Investment Partially Repaid : Lamar 18 Pty Ltd IIOR & ATF La	0.00	53.98	45,470.16
03 Aug	Interest earned - JUL 21	0.00	44.59	45,514.75
03 Aug	Interest paid by EFT - JUL 21 - All paid to Nominated	44.59	0.00	45,470.16
04 Aug	Investment Repaid : Lamar 18 Pty Ltd IIOR & ATF La	0.00	373.85	45,844.01
06 Aug	La Trobe Direct Redemption	45,400.00	0.00	444.01
09 Aug	New Investment - BPAY Payment	0.00	44,000.00	44,444.01
19 Aug	Investment Substitution : Main Street Kangaroo Point Pty	0.00	50,000.00	94,444.01
24 Aug	La Trobe Direct Redemption	44,444.01	0.00	50,000.00
03 Sep	Interest earned - AUG 21	0.00	36.00	50,036.00
03 Sep	Interest paid by EFT - AUG 21 - All paid to Nominated	36.00	0.00	50,000.00
08 Sep	New Investment - BPAY Payment	0.00	150,000.00	200,000.00
15 Sep	La Trobe Direct Redemption	49,330.00	0.00	150,670.00
16 Sep	La Trobe Direct Redemption	100,000.00	0.00	50,670.00
23 Sep	La Trobe Direct Redemption	50,000.00	0.00	670.00
24 Sep	Investment Repaid : Xin Hai City Investment Pty Lt	0.00	50,000.00	50,670.00
27 Sep	New Investment - BPAY Payment	0.00	71,000.00	121,670.00
05 Oct	Interest earned - SEP 21	0.00	67.41	121,737.41
05 Oct	Interest paid by EFT - SEP 21 - All paid to Nominated	67.41	0.00	121,670.00
07 Oct	La Trobe Direct Redemption	16,000.00	0.00	105,670.00
21 Oct	La Trobe Direct Redemption	105,670.00	0.00	0.00
04 Nov	Interest earned - OCT 21	0.00	51.45	51.45
04 Nov	Interest paid by EFT - OCT 21 - All paid to Nominated	51.45	0.00	0.00
26 Nov	New Investment - BPAY Payment	0.00	56,000.00	56,000.00
30 Nov	Redemption of Investment	50,000.00	0.00	6,000.00
03 Dec	Interest earned - NOV 21	0.00	5.36	6,005.36
03 Dec	Interest paid by EFT - NOV 21 - All paid to Nominated	5.36	0.00	6,000.00
07 Dec	New Investment - BPAY Payment	0.00	50,000.00	56,000.00
17 Dec	La Trobe Direct Redemption	45,000.00	0.00	11,000.00
17 Dec	Investment Repaid : Abu.Tony Pty Ltd IIOR & ATF Ab	0.00	45,000.00	56,000.00
05 Jan	La Trobe Direct Redemption	30,000.00	0.00	26,000.00
07 Jan	Interest earned - DEC 21	0.00	33.44	26,033.44
07 Jan	Interest paid by EFT - DEC 21 - All paid to Nominated	33.44	0.00	26,000.00
14 Jan	New Investment - BPAY Payment	0.00	40,000.00	66,000.00
24 Jan	La Trobe Direct Redemption	7,000.00	0.00	59,000.00
25 Jan	La Trobe Direct Redemption	3,200.00	0.00	55,800.00
27 Jan	La Trobe Direct Redemption	3,200.00	0.00	52,600.00
28 Jan	Investment Partially Repaid : Swinson Pty Ltd	0.00	166.80	52,766.80
31 Jan	Investment Partially Repaid : Swinson Pty Ltd	0.00	388.77	53,155.57
02 Feb	Redemption of Investment	555.57	0.00	52,600.00
03 Feb	Interest earned - JAN 22	0.00	36.16	52,636.16
03 Feb	Interest paid by EFT - JAN 22 - All paid to Nominated	36.16	0.00	52,600.00
04 Feb	Investment Partially Repaid : Swinson Pty Ltd	0.00	2,911.10	55,511.10
07 Feb	Investment Partially Repaid : Swinson Pty Ltd	0.00	1,073.82	56,584.92
10 Feb	La Trobe Direct Redemption	55,500.00	0.00	1,084.92
11 Feb	Investment Partially Repaid : Swinson Pty Ltd	0.00	3,093.29	4,178.21
Balance Carried Forward				\$4,178.21



Investor Activity Statement

Investor Account 252653

Page 3 of 6
Statement Print Date 13 October 2022
Statement Period 1 July 2021 - 30 June 2022
TFN - Held
BPAY® Reference No. 2526531

Otta International Pty Ltd Super Fund
tomtere@gmail.com

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
15 Feb	Redemption of Investment	1,073.82	0.00	3,104.39
15 Feb	Investment Partially Repaid : Swinson Pty Ltd	0.00	1,046.81	4,151.20
17 Feb	Redemption of Investment	3,093.29	0.00	1,057.91
17 Feb	Investment Partially Repaid : Swinson Pty Ltd	0.00	7,310.07	8,367.98
18 Feb	Redemption of Investment	1,046.81	0.00	7,321.17
22 Feb	Investment Partially Repaid : Swinson Pty Ltd	0.00	1,060.38	8,381.55
23 Feb	Redemption of Investment	7,310.07	0.00	1,071.48
25 Feb	Investment Partially Repaid : Swinson Pty Ltd	0.00	784.23	1,855.71
28 Feb	Redemption of Investment	1,060.38	0.00	795.33
28 Feb	Investment Partially Repaid : Swinson Pty Ltd	0.00	1,093.86	1,889.19
02 Mar	Redemption of Investment	1,878.09	0.00	11.10
02 Mar	Investment Partially Repaid : Swinson Pty Ltd	0.00	986.66	997.76
03 Mar	Interest earned - FEB 22	0.00	13.42	1,011.18
03 Mar	Interest paid by EFT - FEB 22 - All paid to Nominated	13.42	0.00	997.76
04 Mar	Investment Partially Repaid : Swinson Pty Ltd	0.00	1,036.08	2,033.84
04 Mar	Investment Partially Repaid : Swinson Pty Ltd	0.00	32.32	2,066.16
07 Mar	Redemption of Investment	986.66	0.00	1,079.50
10 Mar	Redemption of Investment	1,036.08	0.00	43.42
11 Mar	Redemption of Investment	32.32	0.00	11.10
16 Mar	Investment Partially Repaid : Swinson Pty Ltd	0.00	844.56	855.66
16 Mar	Investment Partially Repaid : Swinson Pty Ltd	0.00	973.58	1,829.24
16 Mar	Investment Partially Repaid : Swinson Pty Ltd	0.00	596.74	2,425.98
18 Mar	Investment Partially Repaid : Swinson Pty Ltd	0.00	1,036.49	3,462.47
21 Mar	Redemption of Investment	1,818.14	0.00	1,644.33
23 Mar	Redemption of Investment	596.74	0.00	1,047.59
23 Mar	Investment Repaid : 10 London Street Pty Ltd IIOR	0.00	137,500.00	138,547.59
24 Mar	Redemption of Investment	1,036.49	0.00	137,511.10
04 Apr	New Investment - BPAY Payment	0.00	60,000.00	197,511.10
05 Apr	Interest earned - MAR 22	0.00	29.59	197,540.69
05 Apr	Interest paid by EFT - MAR 22 - All paid to Nominated	29.59	0.00	197,511.10
07 Apr	Investment Repaid : Swinson Pty Ltd	0.00	564.44	198,075.54
14 Apr	Redemption of Investment	564.44	0.00	197,511.10
03 May	La Trobe Direct Redemption	100,000.00	0.00	97,511.10
04 May	Interest earned - APR 22	0.00	173.27	97,684.37
04 May	Interest paid by EFT - APR 22 - All paid to Nominated	173.27	0.00	97,511.10
06 May	La Trobe Direct Redemption	65,000.00	0.00	32,511.10
27 May	Investment Substitution : 299 Pirie Pty Ltd IIOR ATF 299	0.00	50,000.00	82,511.10
31 May	La Trobe Direct Redemption	32,500.00	0.00	50,011.10
02 Jun	Redemption of Investment	50,000.00	0.00	11.10
06 Jun	Interest earned - MAY 22	0.00	52.75	63.85
06 Jun	Interest paid by EFT - MAY 22 - All paid to Nominated	52.75	0.00	11.10
16 Jun	New Investment - BPAY Payment	0.00	50,000.00	50,011.10
22 Jun	New Investment - BPAY Payment	0.00	100,000.00	150,011.10
27 Jun	La Trobe Direct Redemption	8,000.00	0.00	142,011.10
Closing Balance		982,938.67	1,061,105.76	142,011.10



Investor Activity Statement

Investor Account 252653

Page 4 of 6
Statement Print Date 13 October 2022
Statement Period 1 July 2021 - 30 June 2022
TFN - Held
BPAY® Reference No. 2526531

Otta International Pty Ltd Super Fund
tomtere@gmail.com

Investment Transaction Summary

Select Peer-to-Peer (P2P) Accounts	Maturity Date	Interest Due Date	Interest Frequency	Interest Rate (p.a.)	Amount Due (\$)	Amount Paid (\$)	Date Paid	Payment Description	Investment at Interest Date (\$)
Opening Balance									432,500.00
19 Ralph Street Pty Ltd	29 Jun 2021	29 Jun 2021	M	8.30%	0.82	0.82	02 Jul 2021	F	3,600.34
Lamar 18 Pty Ltd IIOR & ATF Lamar 1	30 Jun 2021	30 May 2021	M	8.00%	131.51	131.51	02 Jul 2021	F	25,000.00
		15 Jun 2021		8.00%	89.25	89.25	02 Jul 2021	R	25,000.00
		30 Jun 2021		8.00%	80.65	80.65	22 Jul 2021	R	25,000.00
		07 Jul 2021		8.00%	38.36	38.36	22 Jul 2021	R	25,000.00
		20 Jul 2021		8.00%	71.23	71.23	30 Jul 2021	R	25,000.00
		27 Jul 2021		8.00%	36.65	36.65	30 Jul 2021	R	23,889.65
		28 Jul 2021		8.00%	4.72	4.72	30 Jul 2021	R	21,552.66
		30 Jul 2021		8.00%	0.16	0.16	03 Aug 2021	F	373.85
		04 Aug 2021		3.00%	0.15	0.15	05 Aug 2021	L	373.85
Abu.Tony Pty Ltd IIOR & ATF Abu.Ton	03 Jul 2021	23 Jun 2021	M	8.00%	197.26	197.26	08 Jul 2021	R	45,000.00
		30 Jun 2021		8.00%	69.04	69.04	04 Oct 2021	R	45,000.00
		03 Jul 2021		8.00%	35.34	35.34	04 Oct 2021	F	45,000.00
		03 Aug 2021		8.00%	300.00	300.00	04 Oct 2021	F	45,000.00
		03 Sep 2021		8.00%	300.00	300.00	04 Oct 2021	F	45,000.00
		03 Oct 2021		8.00%	300.00	300.00	20 Dec 2021	F	45,000.00
		03 Nov 2021		8.00%	300.00	300.00	20 Dec 2021	F	45,000.00
		03 Dec 2021		8.00%	300.00	300.00	20 Dec 2021	F	45,000.00
		17 Dec 2021		8.00%	142.38	142.38	20 Dec 2021	R	45,000.00
Swinson Pty Ltd	16 Sep 2021	28 Jun 2021	M	8.00%	64.25	64.25	19 Jul 2021	J	25,000.00
		16 Jul 2021		8.00%	99.99	99.99	19 Jul 2021	F	25,000.00
		06 Aug 2021		8.00%	115.07	115.07	17 Aug 2021	R	25,000.00
		16 Aug 2021		8.00%	54.79	54.79	17 Aug 2021	F	25,000.00
		16 Sep 2021		8.00%	166.67	166.67	17 Sep 2021	F	25,000.00
		05 Oct 2021		8.00%	104.11	104.11	19 Oct 2021	R	25,000.00
		16 Oct 2021		8.00%	60.27	60.27	19 Oct 2021	F	25,000.00
		01 Nov 2021		8.00%	89.25	89.25	17 Nov 2021	R	25,000.00
		16 Nov 2021		8.00%	80.65	80.65	17 Nov 2021	F	25,000.00
		10 Dec 2021		8.00%	131.51	131.51	17 Dec 2021	R	25,000.00
		16 Dec 2021		8.00%	32.88	32.88	17 Dec 2021	F	25,000.00
		16 Jan 2022		8.00%	166.67	166.67	18 Jan 2022	F	25,000.00
		16 Jan 2022		3.00%	63.02	63.02	23 Jun 2022	L	25,000.00
		28 Jan 2022		8.00%	65.75	65.75	17 Feb 2022	R	25,000.00
		31 Jan 2022		8.00%	16.33	16.33	17 Feb 2022	R	24,833.20
		04 Feb 2022		8.00%	21.43	21.43	17 Feb 2022	R	24,444.43
		07 Feb 2022		8.00%	14.16	14.16	17 Feb 2022	R	21,533.33
		11 Feb 2022		8.00%	17.95	17.95	17 Feb 2022	R	20,459.51
		15 Feb 2022		8.00%	15.23	15.23	21 Feb 2022	R	17,366.22
		16 Feb 2022		8.00%	3.58	3.58	21 Feb 2022	F	16,319.41
		16 Feb 2022		3.00%	40.80	40.80	23 Jun 2022	L	16,319.41
		17 Feb 2022		8.00%	3.58	3.58	28 Feb 2022	R	16,319.41
		22 Feb 2022		8.00%	9.87	9.87	28 Feb 2022	R	9,009.34
		25 Feb 2022		8.00%	5.23	5.23	02 Mar 2022	R	7,948.96
		28 Feb 2022		8.00%	4.71	4.71	02 Mar 2022	R	7,164.73
		02 Mar 2022		8.00%	1.75	1.75	18 Mar 2022	J	6,070.87
		04 Mar 2022		8.00%	2.23	2.23	18 Mar 2022	R	5,084.21
		16 Mar 2022		8.00%	12.05	11.47	18 Mar 2022	P	4,015.81

(continued on next page)

Interest Frequency M=Monthly Q=Quarterly H=Half-yearly Y=Yearly
Payment Description F=Full P=Part L=Late Payment Fee E=Early Repayment Fee R=Repaid N=New J=Includes Adjustment



Investor Activity Statement

Investor Account 252653

Page 5 of 6
Statement Print Date 13 October 2022
Statement Period 1 July 2021 - 30 June 2022
TFN - Held
BPAY® Reference No. 2526531

Otta International Pty Ltd Super Fund
tomtere@gmail.com

Investment Transaction Summary

Select Peer-to-Peer (P2P) Accounts	Maturity Date	Interest Due Date	Interest Frequency	Interest Rate (p.a.)	Amount Due (\$)	Amount Paid (\$)	Date Paid	Payment Description	Investment at Interest Date (\$)		
Swinson Pty Ltd	16 Sep 2021	16 Mar 2022	M	8.00%	12.05	0.58	23 Jun 2022	P	4,015.81		
		16 Mar 2022		3.00%	10.04	10.04	23 Jun 2022	L	4,015.81		
		18 Mar 2022		8.00%	0.70	0.70	23 Mar 2022	R	1,600.93		
		07 Apr 2022		8.00%	2.47	2.47	23 Jun 2022	R	564.44		
Xin Hai City Investment Pty Ltd IIO	04 Oct 2021	07 Apr 2022		3.00%	21.54	21.54	23 Jun 2022	L	564.44		
		04 Jul 2021	M	7.64%	318.33	318.33	08 Jul 2021	F	50,000.00		
		04 Aug 2021		7.64%	318.33	318.33	09 Aug 2021	F	50,000.00		
		04 Sep 2021		7.64%	318.33	318.33	09 Sep 2021	F	50,000.00		
Main Street Kangaroo Point Pty Ltd	21 Nov 2021	24 Sep 2021		7.64%	219.79	219.79	27 Sep 2021	R	50,000.00		
		28 Jan 2021	M	8.30%	79.59	79.59	11 Aug 2021	R	50,000.00		
		18 Jun 2021		8.30%	250.14	250.14	22 Jul 2021	R	50,000.00		
		21 Jun 2021		8.30%	34.11	34.11	22 Jul 2021	F	50,000.00		
		15 Jul 2021		8.30%	272.88	272.88	24 Aug 2021	R	50,000.00		
		21 Jul 2021		8.30%	68.22	68.22	24 Aug 2021	F	50,000.00		
10 London Street Pty Ltd IIOR & ATF	14 Jun 2022	19 Aug 2021		8.30%	323.52	323.52	22 Sep 2021	F	50,000.00		
		14 Jul 2021	M	6.39%	732.19	732.19	19 Jul 2021	F	137,500.00		
		14 Aug 2021		6.39%	732.19	732.19	19 Aug 2021	F	137,500.00		
		14 Sep 2021		6.39%	732.19	732.19	17 Sep 2021	F	137,500.00		
		14 Oct 2021		6.39%	732.19	732.19	19 Oct 2021	F	137,500.00		
		14 Nov 2021		6.39%	732.19	732.19	18 Nov 2021	F	137,500.00		
		14 Dec 2021		6.39%	732.19	732.19	17 Dec 2021	F	137,500.00		
		14 Jan 2022		6.39%	732.19	732.19	02 Feb 2022	F	137,500.00		
		14 Feb 2022		6.39%	732.19	732.19	17 Feb 2022	F	137,500.00		
		14 Mar 2022		6.39%	732.19	732.19	17 Mar 2022	F	137,500.00		
		23 Mar 2022		6.39%	240.72	240.72	29 Mar 2022	R	137,500.00		
		299 Pirie Pty Ltd IIOR ATF 299 Piri	07 Aug 2022	07 Jul 2021	M	5.59%	155.28	155.28	08 Jul 2021	F	50,000.00
				07 Aug 2021		5.59%	232.92	232.92	10 Aug 2021	F	50,000.00
07 Sep 2021				5.59%	232.92	232.92	08 Sep 2021	F	50,000.00		
07 Oct 2021				5.59%	232.92	232.92	08 Oct 2021	F	50,000.00		
07 Nov 2021				5.59%	232.92	232.92	09 Nov 2021	F	50,000.00		
07 Dec 2021				5.59%	232.92	232.92	08 Dec 2021	F	50,000.00		
07 Jan 2022				5.59%	232.92	232.92	10 Jan 2022	F	50,000.00		
07 Feb 2022				5.59%	232.92	232.92	08 Feb 2022	F	50,000.00		
07 Mar 2022				5.59%	232.92	232.92	30 May 2022	F	50,000.00		
07 Apr 2022				5.59%	232.92	232.92	30 May 2022	F	50,000.00		
07 May 2022				5.59%	232.92	232.92	30 May 2022	F	50,000.00		
27 May 2022				5.59%	153.15	153.15	30 May 2022	R	50,000.00		
Parkville Invest Pty Ltd IIOR & ATF	11 Sep 2025			11 Jul 2021	M	6.19%	257.92	257.92	15 Jul 2021	F	50,000.00
		11 Aug 2021		6.19%	257.92	257.92	16 Aug 2021	F	50,000.00		
		11 Sep 2021		6.19%	257.92	257.92	16 Sep 2021	F	50,000.00		
		11 Oct 2021		6.19%	257.92	257.92	14 Oct 2021	F	50,000.00		
		11 Nov 2021		6.19%	257.92	257.92	16 Nov 2021	F	50,000.00		
		01 Dec 2021		6.19%	169.59	169.59	16 Dec 2021	R	50,000.00		
		11 Dec 2021		6.19%	84.79	84.79	16 Dec 2021	F	50,000.00		
		11 Jan 2022		6.19%	257.92	257.92	14 Jan 2022	F	50,000.00		
		11 Feb 2022		6.19%	257.92	257.92	16 Feb 2022	F	50,000.00		
		11 Mar 2022		6.19%	257.92	257.92	16 Mar 2022	F	50,000.00		
		11 Apr 2022		6.19%	257.92	257.92	14 Apr 2022	F	50,000.00		

(continued on next page)

Interest Frequency M=Monthly Q=Quarterly H=Half-yearly Y=Yearly
Payment Description F=Full P=Part L=Late Payment Fee E=Early Repayment Fee R=Repaid N=New J=Includes Adjustment



Investor Account Information

Interest

Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay[®], credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay[®] reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website www.latrobefinancial.com for further details.

	Biller Code – Classic Notice Account:	727339
	Biller Code – 90 Day Notice Account:	121277
	Biller Code – 6 Month Notice Account:	335828
	Biller Code – 12 Month Term Account:	625210
	Biller Code – 2 Year Account:	335810
	Biller Code – 4 Year Account:	101360
Telephone & Internet Banking – BPAY[®]		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au		

Your BPAY[®] reference is noted on the front of this statement.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

*** The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at www.latrobefinancial.com or upon request.

Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10
Email: customerresolution@latrobefinancial.com.au
Mail: La Trobe Financial
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001

More information?

For more information about the Fund call us on **1800 818 818**, or visit our website www.latrobefinancial.com.

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

* Registered to BPAY Pty Ltd ABN 69 079 137 518