


Mr Carmelo Ferrara
158 Derribong Drive
Cordeaux Heights ,NSW,2526,Australia

Your Statement

Account Name/s:	Ferrara Super Pty Ltd IOR & ATF Ferrara Super Fund
BSB 702-746	Account Number 400096406
Product Name	Better Choice - SMSF Loan
Account Status	Active
Statement Period	01 Jan 2023 to 30 Jun 2023
Current Interest Rate	7.25 % p.a.
Enquiries 	1300 334 336

Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$272,818.02 DR		\$10,759.29		\$31,346.57		\$252,230.74 DR
		Loan Account Limit				\$299,117.87
		Available redraw				\$46,887.13
		Interest charged this statement period				\$8,907.42
		Offset benefit for this statement period				\$0.00
		Interest charged this financial year				\$17,075.95
		Offset benefit for this financial year				\$0.00

Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$1,934.08	Monthly	24 of every month



Your Statement: Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



Making Repayments: Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



Internet Access: Better Choice Home Loans provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit www.betterchoice.com.au

Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jan 2023	Balance brought forward			\$272,818.02 DR
24 Jan 2023	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,831.87	\$270,986.15 DR

Better Choice Home Loans Pty Limited
ACN 095 728 868 Australian Credit Licence Number 378333
Address: CAVILL AVENUE SURFERS PARADISE QLD 4217 Telephone: 1300 334 336 Email: info@betterchoice.com.au

Program Manager: **Columbus Capital Pty Limited** trading as **Origin Mortgage Management Services**
ACN 119 531 252, Australian Credit Licence Number 337303

Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
24 Jan 2023	Interest	\$1,449.43		\$272,435.58 DR
08 Feb 2023	Interest rate adjusted from 6.250% to 6.500% effective from 09/02/2023			\$272,435.58 DR
24 Feb 2023	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,831.87	\$270,603.71 DR
24 Feb 2023	Interest	\$1,474.13		\$272,077.84 DR
28 Feb 2023	Dishonour Effective Date: 24/02/2023 REFER TO CUSTOMER	\$1,831.87		\$273,909.71 DR
28 Feb 2023	Fee for Dishonour Effective Date: 24/02/2023	\$20.00		\$273,929.71 DR
08 Mar 2023	Interest rate adjusted from 6.500% to 6.750% effective from 09/03/2023			\$273,929.71 DR
24 Mar 2023	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,878.60	\$272,051.11 DR
24 Mar 2023	Interest	\$1,394.03		\$273,445.14 DR
17 Apr 2023	Direct Credit Payment Ferrara SMSF Origin ACC - PB - FERRARA MICHELLE		\$1.00	\$273,444.14 DR
18 Apr 2023	Direct Credit Payment Effective Date: 17/04/2023 Ferrara SMSF Origin ACC - PB - FERRARA MICHELLE		\$9,999.00	\$263,445.14 DR
24 Apr 2023	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,934.08	\$261,511.06 DR
24 Apr 2023	Interest	\$1,554.68		\$263,065.74 DR
04 May 2023	Direct Credit Payment Effective Date: 03/05/2023 FERRARA SMSF - FUNDS TRANSFER - FERRARA SUPER FU		\$5,000.00	\$258,065.74 DR
02 May 2023	Interest rate adjusted from 6.750% to 7.000% effective from 04/05/2023			\$258,065.74 DR
24 May 2023	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,934.08	\$256,131.66 DR
24 May 2023	Interest	\$1,475.40		\$257,607.06 DR
07 Jun 2023	Interest rate adjusted from 7.000% to 7.250% effective from 08/06/2023			\$257,607.06 DR
26 Jun 2023	Direct Credit Payment Effective Date: 23/06/2023 Ferrara SMSF - Funds transfer - FERRARA SUPER PT		\$5,000.00	\$252,607.06 DR
24 Jun 2023	Interest	\$1,559.75		\$254,166.81 DR
26 Jun 2023	Interest Adjustment Effective Date: 24/06/2023		\$0.99	\$254,165.82 DR

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Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
26 Jun 2023	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,934.08	\$252,231.74 DR
26 Jun 2023	Direct Credit Payment Better Choice SMSF Loan - Funds transfer - FERRARA SUPER PT		\$1.00	\$252,230.74 DR
TOTALS AT END OF PERIOD		\$10,759.29	\$31,346.57	\$252,230.74 DR

Overdue Payment Summary

Total Amount Payable including Arrears		Payment Due Date
\$1,934.08		24 Jul 2023
Scheduled Payment Amount		\$1,934.08
Arrears Amount Due		\$0.00
The Arrears Amount is due and payable immediately.		
Total		\$1,934.08

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Important changes

Please note that the fees associated with your loan accounts have been amended, effective from 1st August 2023, please refer to the Schedule of Fees table that is attached.

BSB Change

We are working towards being able to offer customers Osko (real time payments) and PayID via the New Payments Platform (NPP).

In preparation for this exciting initiative, **we have changed our BSB from 012-666 to 702-746**. You can start using the new BSB (702-746) immediately. The previous BSB (012-666) will no longer be available **after 31st October 2023**.

Please note your Account Number(s) will remain unchanged.

Will these changes affect me?

Your account details previously appeared as:

BSB: 012-666

Account Number: 4000XXXXX

Your account details now appear as:

BSB: 702-746

Account Number: 4000XXXXX

What do I need to do?

Update your account details with any external institutions.

If you've saved your BSB and Account details as a 'Contact' or 'Payee' in an online banking portal of another bank, financial institution, or 3rd party provider, please update them with your new **BSB: 702-746**.

Inform your contacts.

If any of your contacts, family, friends, or 3rd party providers have your account details saved to make payments to you, let them know your new **BSB: 702-746**.

If you have your salary paid into your account.

If you have a salary credit arrangement with your employer to transfer part or all your salary into your account, you'll need to inform them of your new **BSB: 702-746** as soon as possible.

Direct Debit.

If you have a Direct Debit set up, please provide your new **BSB: 702-746** to any new or existing external institutions that you have Direct Debit arrangements with.

Deposits / Electronic Transfers.

The BSB you use to deposit into your account(s) via EFT is changing. Please use the new **BSB: 702-746**.

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Supplementary Schedule of Fees Effective 1st August 2023

Loan Account Variation Fee	Payable upon completion each time you request us to split, switch or convert a loan account or sub-account and we agree to the variation	\$250.00
Loan Facility Variation Fee	Payable upon completion each time you request, and we agree to change the loan facility including a principle increase, security variation, or similar.	\$450.00 plus Third Party Costs#
Fixed Rate Fee[^]	Payable upon settlement if we agree to fix an interest rate on a loan account.	\$495.00 per request
Annual Facility Fee	Payable annually in advance on each anniversary of the settlement date.	\$395.00 per annum
Settlement Cancellation Fee	Payable after cancellation if you cancel a settlement for any reason. Not charged on Postponements.	\$300.00
Break Costs (Fixed Loans)	Payable on the discharge of a fixed rate loan.	Unascertainable
Construction Administration Fee	Payable for the draw downs and management of your loan through the construction process.	\$1,500.00 plus Third Party Costs#
Manual Redraw Fee	Payable if you request, and we approve a redraw and the request is made other than electronically.	\$25.00
Ad Hoc Statement Fee	Payable per statement cycle if you request, and we provide an ad hoc statement.	\$15.00
Insurance Renewal Fee	Payable if you do not provide evidence of a current building insurance policy and we renew or take out building insurance on your behalf.	\$200.00 per renewal plus our out-of-pocket expenses which will include the costs of the insurance premium which is unascertainable.
Dishonour Fee	Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20.00 per dishonour, plus Third Party Costs#
Arrears Administration Fee	Payable on the day after your account has been in arrears for 10 days and on the same day each month thereafter until all arrears has been repaid.	\$150.00 per month
Discharge Administration Fee	Payable per discharge of mortgage if we are required to discharge your mortgage or any related security.	\$2,200.00 plus Third Party Costs#

[^] Subject to approval and availability. Fees apply. # Third Party Costs; cost/s incurred by services provider/s external to Origin Mortgage Management Services and will vary depending on the nature of the service and request. These cost/s are passed on directly to the applicant/s. Supplementary Schedule of fees are to be considered with the schedule of fees outlined in your loan contract.

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