




Ferrara Super Pty Ltd IOR & ATF Ferrara
Super Fund
158 Derribong Drive
Cordeaux Heights ,NSW,2526,Australia

Your Statement

Account Name/s:	Ferrara Super Pty Ltd IOR & ATF Ferrara Super Fund
BSB 012-666	Account Number 400096406
Product Name	Better Choice - SMSF Loan
Account Status	Active
Statement Period	01 Jul 2022 to 31 Dec 2022
Current Interest Rate	6.25 % p.a.
Enquiries 	1300 334 336

Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$280,327.61 DR		\$8,813.53		\$16,323.12		\$272,818.02 DR
		Loan Account Limit				\$301,759.44
		Available redraw				\$30,773.29
		Interest charged this statement period				\$8,168.53
		Offset benefit for this statement period				\$0.00
		Interest charged this financial year				\$8,168.53
		Offset benefit for this financial year				\$0.00

Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$1,831.87	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

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
01 Jul 2022	Balance brought forward			\$280,327.61 DR
07 Jul 2022	Interest rate adjusted from 4.550% to 5.050% effective from 13/07/2022			\$280,327.61 DR
24 Jul 2022	Interest	\$1,090.58		\$281,418.19 DR
25 Jul 2022	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,591.91	\$279,826.28 DR
03 Aug 2022	Interest rate adjusted from 5.050% to 5.550% effective from 04/08/2022			\$279,826.28 DR
24 Aug 2022	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,592.64	\$278,233.64 DR
24 Aug 2022	Interest	\$1,277.07		\$279,510.71 DR
06 Sep 2022	Interest rate adjusted from 5.550% to 6.050% effective from 08/09/2022			\$279,510.71 DR
24 Sep 2022	Interest	\$1,378.79		\$280,889.50 DR
26 Sep 2022	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,672.46	\$279,217.04 DR
04 Oct 2022	Interest rate adjusted from 6.050% to 6.300% effective from 06/10/2022			\$279,217.04 DR
24 Oct 2022	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,754.44	\$277,462.60 DR
24 Oct 2022	Interest	\$1,423.41		\$278,886.01 DR
01 Nov 2022	Interest rate adjusted from 6.300% to 6.550% effective from 03/11/2022			\$278,886.01 DR
24 Nov 2022	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,879.80	\$277,006.21 DR
24 Nov 2022	Annual Fee	\$395.00		\$277,401.21 DR
24 Nov 2022	Interest	\$1,532.34		\$278,933.55 DR
06 Dec 2022	Direct Credit Payment Effective Date: 05/12/2022 FERRARA SMSF - ORIGIN MORTGAGE - FERRARA SUPER FU		\$6,000.00	\$272,933.55 DR
07 Dec 2022	Interest rate adjusted from 6.550% to 6.800% effective from 08/12/2022			\$272,933.55 DR
13 Dec 2022	Interest rate adjusted from 6.800% to 6.250% effective from 13/12/2022			\$272,933.55 DR
13 Dec 2022	Other Account Variation Fee	\$250.00		\$273,183.55 DR
24 Dec 2022	Interest	\$1,466.34		\$274,649.89 DR
28 Dec 2022	Direct Debit Direct Debit Payment. Receipt # 66594714660		\$1,831.87	\$272,818.02 DR
TOTALS AT END OF PERIOD		\$8,813.53	\$16,323.12	\$272,818.02 DR

Overdue Payment Summary

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

Total Amount Payable including Arrears

Payment Due Date

\$1,831.87

24 Jan 2023

Scheduled Payment Amount	\$1,831.87
Arrears Amount Due	\$0.00
The Arrears Amount is due and payable immediately.	
Total	\$1,831.87

Dear Customer,

We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.

The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement.

The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.

To further improve your customer experience with us, more changes will be made to improve our statements moving forward.

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