

Statement of Account
HOME LOAN

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

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S411 0671971 00

BSB/Acct ID No. 114-911 067197100

Statement Start Date 01/07/2017


Statement End Date 14/10/2017

Page 1 of 2

Loan Account

C & Z LANGTON PTY LTD ACN 612 605 919 ATF LANGTON SUPERANNUATION FUND

Account Summary as at 14 Oct 2017

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	228,767.17	+	\$4,666.31	+	68.00	-	5,825.00	=	227,676.48
			Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
			29yrs 00mths		28yrs 11mths		\$318.62		6.530%

Repayment Details as at 14 Oct 2017

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,474.00	due on the 14th	469 166 913
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

Interest adjustment is due to a recent system change and ensures that you did not pay any additional interest.



Biller Code: 808220
Ref: 114911067197100

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 S411 0671971 00

BSB/Acct ID No. 114-911 067197100


Statement Start Date 01/07/2017

Statement End Date 14/10/2017

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Phone Banking Plus
 13 33 22

Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2017	<i>Opening Balance</i> Interest Rate 6.530% PA			228,767.17
13 Jul 2017	INTEREST	1,145.76		229,912.93
13 Jul 2017	ADMIN FEE	12.00		229,924.93
13 Jul 2017	FULL OFFSET SERVICE FEE	5.00		229,929.93
14 Jul 2017	REPAYMT A/C TFR		1,388.00	228,541.93
13 Aug 2017	INTEREST	1,184.49		229,726.42
13 Aug 2017	ADMIN FEE	12.00		229,738.42
13 Aug 2017	FULL OFFSET SERVICE FEE	5.00		229,743.42
14 Aug 2017	REPAYMT A/C TFR		1,479.00	228,264.42
13 Sep 2017	INTEREST	1,186.96		229,451.38
13 Sep 2017	ADMIN FEE	12.00		229,463.38
13 Sep 2017	FULL OFFSET SERVICE FEE	5.00		229,468.38
14 Sep 2017	REPAYMT A/C TFR		1,479.00	227,989.38
13 Oct 2017	INTEREST	1,149.10		229,138.48
13 Oct 2017	ADMIN FEE	12.00		229,150.48
13 Oct 2017	FULL OFFSET SERVICE FEE	5.00		229,155.48
14 Oct 2017	REPAYMT A/C TFR		1,479.00	227,676.48
14 Oct 2017	<i>Closing Balance</i>			227,676.48

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Loan Acct Number S411 0671971 00

BSB/Acct ID No. 114-911 067197100

Statement Start Date 15/10/2017


Statement End Date 14/04/2018

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Loan Account

C & Z LANGTON PTY LTD ACN 612 605 919 ATF LANGTON SUPERANNUATION FUND

Account Summary as at 14 Apr 2018

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	227,676.48	+	\$7,073.00	+	102.00	-	8,874.00	=	225,977.48
			Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
			28yrs 06mths		28yrs 03mths		\$317.57		6.530%

Repayment Details as at 14 Apr 2018

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,474.00	due on the 14th	469 166 913
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00



Biller Code: 808220
Ref: 114911067197100

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Loan Acct Number S411 0671971 00

BSB/Acct ID No. 114-911 067197100

Statement Start Date 15/10/2017

Statement End Date 14/04/2018

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
15 Oct 2017	Opening Balance Interest Rate 6.530% PA			227,676.48
13 Nov 2017	INTEREST	1,193.13		228,869.61
13 Nov 2017	ADMIN FEE	12.00		228,881.61
13 Nov 2017	FULL OFFSET SERVICE FEE	5.00		228,886.61
14 Nov 2017	REPAYMT A/C TFR		1,479.00	227,407.61
13 Dec 2017	INTEREST	1,157.53		228,565.14
13 Dec 2017	ADMIN FEE	12.00		228,577.14
13 Dec 2017	FULL OFFSET SERVICE FEE	5.00		228,582.14
14 Dec 2017	REPAYMT A/C TFR		1,479.00	227,103.14
13 Jan 2018	INTEREST	1,204.81		228,307.95
13 Jan 2018	ADMIN FEE	12.00		228,319.95
13 Jan 2018	FULL OFFSET SERVICE FEE	5.00		228,324.95
14 Jan 2018	REPAYMT A/C TFR		1,479.00	226,845.95
13 Feb 2018	INTEREST	1,210.88		228,056.83
13 Feb 2018	ADMIN FEE	12.00		228,068.83
13 Feb 2018	FULL OFFSET SERVICE FEE	5.00		228,073.83
14 Feb 2018	REPAYMT A/C TFR		1,479.00	226,594.83
13 Mar 2018	INTEREST	1,094.82		227,689.65
13 Mar 2018	ADMIN FEE	12.00		227,701.65
13 Mar 2018	FULL OFFSET SERVICE FEE	5.00		227,706.65
14 Mar 2018	REPAYMT A/C TFR		1,479.00	226,227.65
13 Apr 2018	INTEREST	1,211.83		227,439.48
13 Apr 2018	ADMIN FEE	12.00		227,451.48
13 Apr 2018	FULL OFFSET SERVICE FEE	5.00		227,456.48
14 Apr 2018	REPAYMT A/C TFR		1,479.00	225,977.48
14 Apr 2018	Closing Balance			225,977.48

Important: we are varying your Loan Agreement. Where we notify you of a change to the following we will give you 20 days notice: the amount of fees and charges, or a variation or introduction of a government charge; and any other change that is not to the annual percentage rate or fees and charges. Any notice provided by advertisement will now only appear in The Australian.

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au. To discuss your specific insurance needs, contact your current insurer or visit your local branch.

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Loan Acct Number S411 0671971 00

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Statement Start Date 15/04/2018

Statement End Date 30/06/2018

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Loan Account

C & Z LANGTON PTY LTD ACN 612 605 919 ATF LANGTON SUPERANNUATION FUND

Account Summary as at 30 Jun 2018

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	225,977.48	+	\$2,341.69	+	34.00	-	2,958.00	=	225,395.17
			Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
			28yrs 04mths		28yrs 01mths		\$122.74		6.530%

Repayment Details as at 30 Jun 2018

Monthly Repayment \$1,474.00	Monthly Repayment Due Date due on the 14th	Repayment Account 469 166 913
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2018 IS \$14,081.00.



Biller Code: 808220
Ref: 114911067197100

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Statement Start Date 15/04/2018

Statement End Date 30/06/2018

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Phone Banking Plus

☎ 13 33 22

Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
15 Apr 2018	<i>Opening Balance</i> Interest Rate 6.530% PA			225,977.48
13 May 2018	INTEREST	1,155.08		227,132.56
13 May 2018	ADMIN FEE	12.00		227,144.56
13 May 2018	FULL OFFSET SERVICE FEE	5.00		227,149.56
14 May 2018	REPAYMT A/C TFR		1,479.00	225,670.56
13 Jun 2018	INTEREST	1,186.61		226,857.17
13 Jun 2018	ADMIN FEE	12.00		226,869.17
13 Jun 2018	FULL OFFSET SERVICE FEE	5.00		226,874.17
14 Jun 2018	REPAYMT A/C TFR		1,479.00	225,395.17
30 Jun 2018	<i>Closing Balance</i>			225,395.17