



Bank of Queensland Limited  
 ABN 32 009 656 740  
 AFSL and ACL 244616  
 BOQ Centre  
 Level 6, 100 Skyring Terrace  
 Newstead Qld 4006  
 GPO Box 898, Brisbane 4001  
 Telephone 1300 55 72 72  
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 www.boq.com.au

000488 000



The Trustees  
 PO Box 28  
 ALBION DC 4010

## STATEMENT

Account Number: 22294170  
 BSB: 124158  
 From 25-Feb-2015 to 24-Aug-2015

### Home Loan

#### Account Details

Pantano Et Krejska Smsf Co Pty Ltd AS  
 Trustee For The Pantano Et Krejska Self  
 Managed Superannuation Fund

Details as at 24-Aug-2015

Interest Rate: 4.65% p.a.  
 Totals 1 July to 30 June      2015/2016      2014/2015  
 Debit Interest Charged      1,861.99      3,662.93

#### Statement Summary

Opening Balance      \$ 239,600.00 dr  
 Total Credits      \$ 5,584.92 cr  
 Total Debits      \$ 5,584.92 dr  
 Closing Balance      \$ 239,600.00 dr

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2015</b>				
25-Feb	Opening Balance			<b>239,600.00 dr</b>
16-Mar	Interest	854.68		240,454.68 dr
	Effective Date 17-Mar			
17-Mar	Transfer Bch-56721665		864.68	239,590.00 dr
17-Mar	Home Loan Fee	10.00		239,600.00 dr
16-Apr	Interest	946.26		240,546.26 dr
	Effective Date 17-Apr			
17-Apr	Transfer Bch-96408630		956.26	239,590.00 dr
17-Apr	Home Loan Fee	10.00		239,600.00 dr
16-May	Interest	915.73		240,515.73 dr
	Effective Date 17-May			
17-May	Transfer Bch-43356247		925.73	239,590.00 dr
17-May	Home Loan Fee	10.00		239,600.00 dr
16-June	Interest	946.26		240,546.26 dr
	Effective Date 17-June			
17-June	Transfer Bch-63800199		956.26	239,590.00 dr
17-June	Home Loan Fee	10.00		239,600.00 dr
16-Jul	Interest	915.73		240,515.73 dr
	Effective Date 17-Jul			
17-Jul	Transfer Bch-52021890		925.73	239,590.00 dr
17-Jul	Home Loan Fee	10.00		239,600.00 dr
16-Aug	Interest	946.26		240,546.26 dr
	Effective Date 17-Aug			
17-Aug	Transfer Bch-78933028		956.26	239,590.00 dr
17-Aug	Home Loan Fee	10.00		239,600.00 dr

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
24-Aug	Closing Balance			239,600.00 dr
	<b>Total Debits &amp; Credits</b>	<b>5,584.92</b>	<b>5,584.92</b>	
	<b>0007- UNFUNDED B/F 239600.00</b>			
	<b>UNFUNDED C/F 239600.00</b>			

**Home Insurance Reminder Notice**

Home insurance cover is a condition of your loan and it is important you review your policy and ensure it is current. It is also important to ensure your home is adequately covered and we encourage you to review the specified amount of cover with your insurer. For information regarding the risks of under-insurance, please visit the Australian Securities and Investments Commission (ASIC) Moneysmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)). If you would like to receive a quote for home insurance please call us on 1800 675 511.

**Statement Integrity**

You should check all entries appearing on this statement for error or possible unauthorised transactions. Further information about your account, including details of benefits or fees and charges, can be found in the relevant Terms and Conditions or Fees and Charges booklets and can be obtained at any BOQ branch or by calling our Customer Contact Centre on 1300 55 72 72 or by visiting our website [boq.com.au](http://boq.com.au). If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

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## STATEMENT

Account Number: 22294170  
 BSB: 124158  
 From 25-Aug-2015 to 24-Feb-2016

### Home Loan

Account Details	Statement Summary
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Pantano Et Krejska Smsf Co Pty Ltd AS Trustee For The Pantano Et Krejska Self Managed Superannuation Fund  Details as at 24-Feb-2016 Interest Rate: 6.03% p.a. Totals 1 July to 30 June <b>2015/2016</b> <b>2014/2015</b> Debit Interest Charged      7,478.49      3,662.93	<table border="0"> <tr> <td>Opening Balance</td> <td style="text-align: right;">\$ 239,600.00 dr</td> </tr> <tr> <td>Total Credits</td> <td style="text-align: right;">\$ 5,676.50 cr</td> </tr> <tr> <td>Total Debits</td> <td style="text-align: right;">\$ 5,676.50 dr</td> </tr> <tr> <td><b>Closing Balance</b></td> <td style="text-align: right;"><b>\$ 239,600.00 dr</b></td> </tr> </table>	Opening Balance	\$ 239,600.00 dr	Total Credits	\$ 5,676.50 cr	Total Debits	\$ 5,676.50 dr	<b>Closing Balance</b>	<b>\$ 239,600.00 dr</b>
Opening Balance	\$ 239,600.00 dr								
Total Credits	\$ 5,676.50 cr								
Total Debits	\$ 5,676.50 dr								
<b>Closing Balance</b>	<b>\$ 239,600.00 dr</b>								

Transactions
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Posting Date	Transaction Details	Debit	Credit	Balance
<b>2015</b>				
25-Aug	Opening Balance			<b>239,600.00 dr</b>
16-Sep	Interest	946.26		240,546.26 dr
	Effective Date 17-Sep			
17-Sep	Transfer Bch-19543385		956.26	239,590.00 dr
17-Sep	Home Loan Fee	10.00		239,600.00 dr
16-Oct	Interest	915.73		240,515.73 dr
	Effective Date 17-Oct			
17-Oct	Transfer Bch-26484152		925.73	239,590.00 dr
17-Oct	Home Loan Fee	10.00		239,600.00 dr
16-Nov	Interest	946.26		240,546.26 dr
	Effective Date 17-Nov			
17-Nov	Transfer Bch-83184797		956.26	239,590.00 dr
17-Nov	Home Loan Fee	10.00		239,600.00 dr
16-Dec	Interest	915.73		240,515.73 dr
	Effective Date 17-DEC			
17-Dec	Transfer Bch-26367681		925.73	239,590.00 dr
17-Dec	Home Loan Fee	10.00		239,600.00 dr
<b>2016</b>				
16-Jan	Interest	946.26		240,546.26 dr
	Effective Date 17-Jan			
17-Jan	Transfer Bch-12760802		956.26	239,590.00 dr
17-Jan	Home Loan Fee	10.00		239,600.00 dr
16-Feb	Interest	946.26		240,546.26 dr
	Effective Date 17-Feb			
17-Feb	Transfer Bch-71008020		956.26	239,590.00 dr
17-Feb	Home Loan Fee	10.00		239,600.00 dr
17-Feb	Product Switch Rate Change Int.Rate Change To 6.03%			239,600.00 dr

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
24-Feb	Closing Balance			239,600.00 dr
	<b>Total Debits &amp; Credits</b>	<b>5,676.50</b>	<b>5,676.50</b>	
	<b>0007- UNFUNDED B/F 239600.00</b>			

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## STATEMENT

Account Number: **22294170**  
 BSB: 124158  
 From 25-Feb-2016 to 24-Aug-2016

### Home Loan

Account Details	Statement Summary
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Pantano Et Krejska Smsf Co Pty Ltd AS  
 Trustee For The Pantano Et Krejska Self  
 Managed Superannuation Fund

Opening Balance	\$ 239,600.00 dr
Total Credits	\$ 8,837.80 cr
Total Debits	\$ 6,630.75 dr
<b>Closing Balance</b>	<b>\$ 237,392.95 dr</b>

Details as at 24-Aug-2016

Interest Rate:	4.29% p.a.	
Totals 1 July to 30 June	<b>2016/2017</b>	<b>2015/2016</b>
Debit Interest Charged	1,707.22	12,072.02

#### Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
<b>2016</b>				
25-Feb	Opening Balance			<b>239,600.00 dr</b>
16-Mar	Interest	1,147.91		240,747.91 dr
	Effective Date 17-Mar			
17-Mar	Transfer Bch-33277544		1,589.86	239,158.05 dr
17-Mar	Home Loan Fee	10.00		239,168.05 dr
15-Apr	Index Rate Change To 6.28%			239,168.05 dr
16-Apr	Interest	1,228.14		240,396.19 dr
	Effective Date 17-Apr			
17-Apr	Transfer Bch-12126134		1,589.86	238,806.33 dr
17-Apr	Home Loan Fee	10.00		238,816.33 dr
16-May	Interest	1,232.68		240,049.01 dr
	Effective Date 17-May			
17-May	Transfer Bch-68734544		1,622.03	238,426.98 dr
17-May	Home Loan Fee	10.00		238,436.98 dr
18-May	Index Rate Change To 6.03%			238,436.98 dr
27-May	Switching Fee	300.00		238,736.98 dr
27-May	Product Switch Rate Change Int.Rate Change To 4.29%			238,736.98 dr
16-June	Interest	984.80		239,721.78 dr
	Effective Date 17-June			
17-June	Transfer Bch-53149856		1,345.35	238,376.43 dr
16-Jul	Interest	840.52		239,216.95 dr
	Effective Date 17-Jul			
17-Jul	Transfer Bch-80594496		1,345.35	237,871.60 dr
16-Aug	Interest	866.70		238,738.30 dr
	Effective Date 17-Aug			
17-Aug	Transfer Bch-52549436		1,345.35	237,392.95 dr
24-Aug	Closing Balance			<b>237,392.95 dr</b>
<b>Total Debits &amp; Credits</b>		<b>6,630.75</b>	<b>8,837.80</b>	

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