

# 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** S211 0617633 00

**BSB/Acct ID No.** 112-911 061763300

**Statement Start Date** 22/02/2022


**Statement End Date** 30/06/2022

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### Loan Account

BROWN SMSF HOLDINGS P/L ACN 161671647 ATF BROWN INVESTMENT SUPERANNUATION FUND

### Account Summary as at 30 Jun 2022

	<b>Opening Balance</b> 411,104.08	+	<b>Interest Charge for the Period</b> \$8,004.94	+	<b>Total Debits excluding Interest</b> 32.00	-	<b>Total Credits</b> 11,400.00	=	<b>Closing Balance</b> 407,741.02
	<b>Payments in Advance</b> \$4.00		<b>Contract Term Remaining</b> 20yrs 08mths		<b>Forecasted Term</b> 20yrs 08mths		<b>Interest Offset Benefit for Statement Period</b> \$0.00		<b>Annual Percentage Rate</b> 6.620%

### Repayment Details as at 30 Jun 2022

**Monthly Repayment**  
 \$2,850.00

**Monthly Repayment Due Date**  
 due on the 21st

AS AT 30 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$4.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$24,344.43.



**Biller Code: 808220**  
**Ref: 112911061763300**

\*\*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.

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Phone Banking Plus

☎ 13 33 22

#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
22 Feb 2022	Opening Balance Interest Rate 5.870% PA			411,104.08
20 Mar 2022	INTEREST	1,851.21		412,955.29
20 Mar 2022	LOAN ACCOUNT FEE	8.00		412,963.29
21 Mar 2022	OUTWARD D/E		2,850.00	410,113.29
20 Apr 2022	INTEREST	2,044.61		412,157.90
20 Apr 2022	LOAN ACCOUNT FEE	8.00		412,165.90
21 Apr 2022	OUTWARD D/E		2,850.00	409,315.90
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			409,315.90
20 May 2022	INTEREST	1,986.02		411,301.92
20 May 2022	LOAN ACCOUNT FEE	8.00		411,309.92
21 May 2022	OUTWARD D/E		2,850.00	408,459.92
20 Jun 2022	INTEREST	2,123.10		410,583.02
20 Jun 2022	LOAN ACCOUNT FEE	8.00		410,591.02
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			410,591.02
21 Jun 2022	OUTWARD D/E		2,850.00	407,741.02
30 Jun 2022	Closing Balance			407,741.02

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)

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## Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

