



Bank of Melbourne  
Statement of Account  
**HOME LOAN**

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



005

MR N J ANDREW & MS L N XERRI  
4 TOBIN COURT  
MARAYONG NSW 2148

**Customer Enquiries** 13 22 66  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0901714 00

**BSB/Acct ID No.** 194-911 090171400

**Statement Start Date** 03/04/2020

**Statement End Date** 30/06/2020

**Page** 1 of 2

**Loan Account**

ANDREW FAMILY SMSF PTY LTD ACN 166 837 252 ATF ANDREW FAMILY SUPER FUND

**Account Summary as at 30 Jun 2020**

	<b>Opening Balance</b> 186,599.67	+	<b>Interest Charge for the Period</b> \$1,829.02	+	<b>Total Debits excluding Interest</b> 24.00	-	<b>Total Credits</b> 2,444.00	=	<b>Closing Balance</b> 186,008.69
			<b>Contract Term Remaining</b> 23yrs 09mths		<b>Forecasted Term</b> 23yrs 09mths		<b>Interest Offset Benefit for Statement Period</b> \$0.00		<b>Annual Percentage Rate</b> 5.870%

**Repayment Details as at 30 Jun 2020**

**Monthly Repayment**  
\$1,222.00

**Monthly Repayment Due Date**  
due on the 2nd

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2020 IS \$11,598.43.



**Biller Code: 22871**  
**Ref: 194911090171400**

\*\*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 0901714 00

BSB/Acct ID No. 194-911 090171400

Statement Start Date 03/04/2020

Statement End Date 30/06/2020

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

---

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
03 Apr 2020	<i>Opening Balance</i> Interest Rate 5.870% PA			186,599.67
01 May 2020	INTEREST	900.28		187,499.95
01 May 2020	ADMIN FEE	12.00		187,511.95
02 May 2020	OUTWARD D/E		1,222.00	186,289.95
01 Jun 2020	INTEREST	928.74		187,218.69
01 Jun 2020	ADMIN FEE	12.00		187,230.69
02 Jun 2020	OUTWARD D/E		1,222.00	186,008.69
30 Jun 2020	<i>Closing Balance</i>			186,008.69

---



Bank of Melbourne  
Statement of Account  
**HOME LOAN**

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



005

MR N J ANDREW & MS L N XERRI  
4 TOBIN COURT  
MARAYONG NSW 2148

**Customer Enquiries** 13 22 66  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0901714 00

**BSB/Acct ID No.** 194-911 090171400

**Statement Start Date** 03/10/2019

**Statement End Date** 02/04/2020

**Page** 1 of 2

**Loan Account**

ANDREW FAMILY SMSF PTY LTD ACN 166 837 252 ATF ANDREW FAMILY SUPER FUND

**Account Summary as at 02 Apr 2020**

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
188,297.72	+	\$5,746.95	+	72.00	-	7,517.00	=	186,599.67
		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
		24yrs 00mths		24yrs 00mths		\$0.00		5.870%

**Repayment Details as at 02 Apr 2020**

**Monthly Repayment**  
\$1,222.00

**Monthly Repayment Due Date**  
due on the 2nd



**Biller Code: 22871**  
**Ref: 194911090171400**

\*\*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.

**Phone Banking Plus**  
☎ 13 33 22

**Loan Acct Number** S411 0901714 00

**BSB/Acct ID No.** 194-911 090171400

**Statement Start Date** 03/10/2019

**Statement End Date** 02/04/2020

**Page** 2 of 2

#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
03 Oct 2019	<i>Opening Balance</i> Interest Rate 6.270% PA			188,297.72
16 Oct 2019	INTEREST RATE CHANGE TO 6.12% PA			188,297.72
01 Nov 2019	INTEREST	989.57		189,287.29
01 Nov 2019	ADMIN FEE	12.00		189,299.29
02 Nov 2019	OUTWARD D/E		1,267.00	188,032.29
01 Dec 2019	INTEREST	945.83		188,978.12
01 Dec 2019	ADMIN FEE	12.00		188,990.12
02 Dec 2019	OUTWARD D/E		1,250.00	187,740.12
01 Jan 2020	INTEREST	975.84		188,715.96
01 Jan 2020	ADMIN FEE	12.00		188,727.96
02 Jan 2020	OUTWARD D/E		1,250.00	187,477.96
01 Feb 2020	INTEREST	974.47		188,452.43
01 Feb 2020	ADMIN FEE	12.00		188,464.43
02 Feb 2020	OUTWARD D/E		1,250.00	187,214.43
01 Mar 2020	INTEREST	910.32		188,124.75
01 Mar 2020	ADMIN FEE	12.00		188,136.75
02 Mar 2020	OUTWARD D/E		1,250.00	186,886.75
17 Mar 2020	INTEREST RATE CHANGE TO 5.87% PA			186,886.75
01 Apr 2020	INTEREST	950.92		187,837.67
01 Apr 2020	ADMIN FEE	12.00		187,849.67
02 Apr 2020	OUTWARD D/E		1,250.00	186,599.67
02 Apr 2020	<i>Closing Balance</i>			186,599.67



Bank of Melbourne  
Statement of Account  
**HOME LOAN**

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



005

MR N J ANDREW & MS L N XERRI  
4 TOBIN COURT  
MARAYONG NSW 2148

**Customer Enquiries** 13 22 66  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0901714 00

**BSB/Acct ID No.** 194-911 090171400

**Statement Start Date** 01/07/2019

**Statement End Date** 02/10/2019

**Page** 1 of 2

**Loan Account**

ANDREW FAMILY SMSF PTY LTD ACN 166 837 252 ATF ANDREW FAMILY SUPER FUND

**Account Summary as at 02 Oct 2019**

		Interest Charge		Total Debits					
Opening Balance		for the Period		excluding Interest		Total Credits		Closing Balance	
189,367.26	+	\$4,022.46	+	48.00	-	5,140.00	=	188,297.72	
		Contract Term		Forecasted Term		Interest Offset Benefit		Annual Percentage	
		Remaining				for Statement Period		Rate	
		24yrs 06mths		24yrs 06mths		\$0.00		6.270%	

**Repayment Details as at 02 Oct 2019**

**Monthly Repayment**  
\$1,267.00

**Monthly Repayment Due Date**  
due on the 2nd



**Biller Code: 22871**  
**Ref: 194911090171400**

\*\*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.

**Phone Banking Plus**

**☎ 13 33 22**

**Loan Acct Number** S411 0901714 00

**BSB/Acct ID No.** 194-911 090171400

**Statement Start Date** 01/07/2019

**Statement End Date** 02/10/2019

**Page** 2 of 2

---

**Transaction Details**

<b>Date</b>		<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Loan Balance</b>
01 Jul	2019	<i>Opening Balance</i>			189,367.26
		Interest Rate 6.470% PA			
01 Jul	2019	INTEREST	1,023.62		190,390.88
01 Jul	2019	ADMIN FEE	12.00		190,402.88
02 Jul	2019	OUTWARD D/E		1,315.00	189,087.88
16 Jul	2019	INTEREST RATE CHANGE TO 6.27% PA			
					189,087.88
01 Aug	2019	INTEREST	1,021.44		190,109.32
01 Aug	2019	ADMIN FEE	12.00		190,121.32
02 Aug	2019	OUTWARD D/E		1,291.00	188,830.32
01 Sep	2019	INTEREST	1,005.56		189,835.88
01 Sep	2019	ADMIN FEE	12.00		189,847.88
02 Sep	2019	OUTWARD D/E		1,267.00	188,580.88
01 Oct	2019	INTEREST	971.84		189,552.72
01 Oct	2019	ADMIN FEE	12.00		189,564.72
02 Oct	2019	OUTWARD D/E		1,267.00	188,297.72
02 Oct	2019	<i>Closing Balance</i>			188,297.72

---

Good news. From 31 May 2019, we removed the monthly \$5 Full Offset service fee. If you currently have an Interest Offset Facility, this reduced your monthly minimum repayment amount by \$5.

A reminder you should periodically check with your insurer that the insurance on your property has adequate cover as your mortgage terms require you to fully insure your property. Find out more at the Australian Securities and Investments website, [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To discuss your specific insurance needs, please contact your current insurer, body corporate or us.

---