



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



028

CHRISTOPHER PAUL FRANKLIN & KYM LORRAINE  
PATTERSON  
12 FERDINAND STREET  
NUNAWADING VIC 3131

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

**Loan Acct Number** S311 0507207 00

**BSB/Acct ID No.** 193-911 050720700

**Statement Start Date** 21/01/2020

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

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**Loan Account**

FRANKLIN & PATTERSON SUPER PTY LTD ATF FRANKLIN & PATTERSON FAMILY SUPER FUND

**Account Summary as at 30 Jun 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>
191,284.81	+	\$4,732.33	+	60.00	-	6,550.00	=	189,527.14
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$707.00		25yrs 07mths		25yrs 05mths		\$0.00		5.870%

**Repayment Details as at 30 Jun 2020**

**Monthly Repayment**  
\$1,211.00

**Monthly Repayment Due Date**  
due on the 20th

AS AT 30 JUN 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$707.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2020 IS \$11,764.02.



**Bill Code: 22871**  
**Ref: 193911050720700**

**\*\*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
21 Jan 2020	<i>Opening Balance</i>			191,284.81
	Interest Rate 6.120% PA			
19 Feb 2020	INTEREST	994.26		192,279.07
19 Feb 2020	ADMIN FEE	12.00		192,291.07
19 Feb 2020	BACKDATE 20/02/2020			
	BPAY OTHER INST		1,310.00	190,981.07
19 Feb 2020	INT ADJUSTMENT		0.22	190,980.85
17 Mar 2020	INTEREST RATE CHANGE TO 5.87% PA			190,980.85
19 Mar 2020	INTEREST	924.71		191,905.56
19 Mar 2020	ADMIN FEE	12.00		191,917.56
19 Mar 2020	BACKDATE 20/03/2020			
	BPAY OTHER INST		1,310.00	190,607.56
19 Mar 2020	INT ADJUSTMENT		0.21	190,607.35
17 Apr 2020	BACKDATE 18/04/2020			
	BPAY OTHER INST		1,310.00	189,297.35
19 Apr 2020	INTEREST	949.64		190,246.99
19 Apr 2020	ADMIN FEE	12.00		190,258.99
19 May 2020	INTEREST	917.93		191,176.92
19 May 2020	ADMIN FEE	12.00		191,188.92
19 May 2020	BACKDATE 20/05/2020			
	BPAY OTHER INST		1,310.00	189,878.92
19 May 2020	INT ADJUSTMENT		0.21	189,878.71
19 Jun 2020	INTEREST	946.64		190,825.35
19 Jun 2020	ADMIN FEE	12.00		190,837.35
19 Jun 2020	BACKDATE 20/06/2020			
	BPAY OTHER INST		1,310.00	189,527.35
19 Jun 2020	INT ADJUSTMENT		0.21	189,527.14
30 Jun 2020	<i>Closing Balance</i>			189,527.14