



MACQUARIE

# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

**enquiries** 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



FRANKLIN & PATTERSON SUPER PTY LTD  
12 FERDINAND STREET  
NUNAWADING VIC 3131

account balance **\$18,278.61**  
as at 30 Jun 20

**account name** FRANKLIN & PATTERSON SUPER PTY LTD  
ATF FRANKLIN & PATTERSON FAMILY  
SUPER FUND  
**account no.** 963264130

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			26,789.35
02.01.20	Fees & charges PAPER STATEMENT FEE	2.50		26,786.85
03.01.20	Interest REBATE OF ADVISER COMMISSION		5.70	26,792.55
03.01.20	BPAY BPAY TO BARWON WATER	270.00		26,522.55
15.01.20	BPAY BPAY TO TERRI SCHEER	1,091.53		25,431.02
17.01.20	BPAY BPAY TO BOM Loans	1,310.00		24,121.02
23.01.20	BPAY BPAY TO ASIC	54.00		24,067.02
23.01.20	BPAY BPAY TO ASIC	267.00		23,800.02
31.01.20	Deposit Hardman Real Est Stump Jump Lane 19		1,653.46	25,453.48
31.01.20	Interest MACQUARIE CMA INTEREST PAID*		9.43	25,462.91
04.02.20	Interest REBATE OF ADVISER COMMISSION		5.36	25,468.27

## how to make a transaction

**online**  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

**by phone**  
Call 133 275 to make a phone transaction

**transfers from another bank account**  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 963264130

**deposits using BPay**  
From another bank



Bill code: 667022  
Ref: 963 264 130

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name FRANKLIN & PATTERSON SUPER PTY LTD  
ATF FRANKLIN & PATTERSON FAMILY  
SUPER FUND  
account no.963264130

transaction	description	debits	credits	balance
19.02.20	BPAY BPAY TO BOM Loans	1,310.00		24,158.27
28.02.20	Deposit Hardman Real Est Stump Jump Lane 19		2,025.68	26,183.95
28.02.20	Interest MACQUARIE CMA INTEREST PAID*		8.80	26,192.75
03.03.20	Interest REBATE OF ADVISER COMMISSION		4.98	26,197.73
17.03.20	BPAY BPAY TO GEELONG CITY COUNCIL	1,372.50		24,825.23
19.03.20	BPAY BPAY TO BOM Loans	1,310.00		23,515.23
31.03.20	Deposit Hardman Real Est Stump Jump Lane 19		1,044.98	24,560.21
31.03.20	Interest MACQUARIE CMA INTEREST PAID*		4.82	24,565.03
02.04.20	Interest REBATE OF ADVISER COMMISSION		5.31	24,570.34
02.04.20	BPAY BPAY TO BARWON WATER	270.61		24,299.73
17.04.20	BPAY BPAY TO BOM Loans	1,310.00		22,989.73
30.04.20	Deposit Hardman Real Est Stump Jump Lane 19		1,570.48	24,560.21
30.04.20	Interest MACQUARIE CMA INTEREST PAID*		0.93	24,561.14
04.05.20	Interest REBATE OF ADVISER COMMISSION		4.88	24,566.02
19.05.20	BPAY BPAY TO BOM Loans	1,310.00		23,256.02
29.05.20	Deposit Hardman Real Est Stump Jump Lane 19		690.06	23,946.08
29.05.20	Interest MACQUARIE CMA INTEREST PAID*		0.98	23,947.06
02.06.20	Interest REBATE OF ADVISER COMMISSION		5.11	23,952.17
19.06.20	BPAY BPAY TO BARWON WATER	302.74		23,649.43
19.06.20	BPAY BPAY TO BOM Loans	1,310.00		22,339.43
22.06.20	Funds transfer TRANSACT FUNDS TFR TO C J GRAEBER	3,652.00		18,687.43
26.06.20	Funds transfer TRANSACT FUNDS TFR TO COASTAL GROUP	1,595.00		17,092.43
30.06.20	Deposit Hardman Real Est Stump Jump Lane 19		1,185.30	18,277.73
30.06.20	Interest MACQUARIE CMA INTEREST PAID*		0.88	18,278.61

continued on next



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**account name** FRANKLIN & PATTERSON SUPER PTY LTD  
ATF FRANKLIN & PATTERSON FAMILY  
SUPER FUND  
**account no.** 963264130

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 20	16,737.88	8,227.14	18,278.61

\* Stepped interest rates for the period 1 January to 5 March: balances \$0.00 to \$4,999.99 earned 0.00%  
balances \$5,000.00 and above earned 0.55%pa (65 days); 6 March to 23 March: balances \$0.00 to \$4,999.99  
earned 0.00% balances \$5,000.00 and above earned 0.30%pa (18 days); 24 March to 30 June: balances  
\$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05%pa (99 days)

## annual interest summary 2019/2020

INTEREST PAID		103.08
TOTAL REBATE OF ADVISER COMMISSION	65.86	
TOTAL INCOME PAID		168.94



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ATF FRANKLIN & PATTERSON FAMILY  
SUPER FUND  
**account no.** 963264130

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



*The Apple logo is a trademark of Apple Inc, registered in the U.S. and other countries.  
App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*



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GPO Box 5435CC  
Melbourne, VIC 3001



028 291562

FRANKLIN & PATTERSON SUPER PTY LTD  
12 FERDINAND STREET  
NUNAWADING VIC 3131

Level 24, 101 Collins Street  
Melbourne, VIC 3000

account balance **\$26,789.35**  
as at 31 Dec 19

account name FRANKLIN & PATTERSON SUPER PTY LTD  
ATF FRANKLIN & PATTERSON FAMILY  
SUPER FUND  
account no. 963264130

transaction	description	debits	credits	balance
30.06.19	OPENING BALANCE			29,885.54
01.07.19	Fees & charges PAPER STATEMENT FEE	2.50		29,883.04
02.07.19	Interest REBATE OF ADVISER COMMISSION		5.82	29,888.86
15.07.19	BPAY BPAY TO BOM Loans	1,310.00		28,578.86
19.07.19	BPAY BPAY TO BOM Loans	1,310.00		27,268.86
31.07.19	Deposit Hardman Real Est Stump Jump Lane 19		690.06	27,958.92
31.07.19	Interest MACQUARIE CMA INTEREST PAID*		16.80	27,975.72
02.08.19	Interest REBATE OF ADVISER COMMISSION		6.08	27,981.80
19.08.19	BPAY BPAY TO SROVIC LAND TAX	513.25		27,468.55
19.08.19	BPAY BPAY TO BARWON WATER	273.92		27,194.63
19.08.19	BPAY BPAY TO BOM Loans	1,310.00		25,884.63

## how to make a transaction

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by phone  
Call 133 275 to make a phone transaction

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deposits using BPay  
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Bill code: 667022  
Ref: 963 264 130

continued on next





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account name FRANKLIN & PATTERSON SUPER PTY LTD  
ATF FRANKLIN & PATTERSON FAMILY  
SUPER FUND  
account no. 963264130

transaction	description	debits	credits	balance
30.08.19	Deposit		1,418.58	27,303.21
30.08.19	Interest		15.06	27,318.27
03.09.19	Interest		5.77	27,324.04
19.09.19	BPAY	1,310.00		26,014.04
30.09.19	Deposit		1,613.50	27,627.54
30.09.19	Interest		14.38	27,641.92
02.10.19	Interest		5.51	27,647.43
18.10.19	BPAY	1,310.00		26,337.43
31.10.19	Deposit		1,305.26	27,642.69
31.10.19	Interest		10.76	27,653.45
04.11.19	Interest		5.75	27,659.20
19.11.19	BPAY	1,310.00		26,349.20
29.11.19	Deposit		1,054.32	27,403.52
29.11.19	Interest		10.00	27,413.52
03.12.19	Interest		5.59	27,419.11
19.12.19	BPAY	1,310.00		26,109.11
31.12.19	Deposit		670.00	26,779.11
31.12.19	Interest		10.24	26,789.35

continued on next



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ATF FRANKLIN & PATTERSON FAMILY  
SUPER FUND  
account no. 963264130

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 19	9,959.67	6,863.48	26,789.35

\* Stepped interest rates as at 31 December 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%



# 2019-20 RATES, VALUATION AND CHARGES NOTICE



028-3131 (69739)

Franklin & Patterson Super Investments Pty Ltd  
12 Ferdinand Street  
NUNAWADING VIC 3131



<b>RATE NO.</b>	<b>916695</b>	
<b>PROPERTY</b>	19 Stump Jump Lane, ARMSTRONG CREEK VIC 3217 294m2 Lot 2 PS 710779	
<b>AVPCC</b>	121 - Conjoined Unit/Townhouse	
<b>VALUATIONS</b>	Site: land only	\$205,000
	Capital improved: land + building + improvements	\$370,000
	Net annual:	\$18,500
<b>RATES AND CHARGES</b>	Residential Rates 0.00216185 x \$370,000	\$799.85
	*Waste Management	\$332.00
	Municipal Charge	\$105.25
	<b>Sub Total</b>	<b>\$1,237.10</b>
<b>FIRE SERVICES PROPERTY LEVY</b>	Classification: Residential	
	Residential Variable 0.000066 x \$370,000	\$24.40
	Residential Fixed	\$111.00
	<b>Sub Total</b>	<b>\$135.40</b>
	<b>Total Due</b>	<b>\$1,372.50</b>

**ONE  
PAYMENT  
IN FULL**

**\$1,372.50**

Due by  
15 February 2020

or pay by instalment

To become an instalment payer you must pay your first instalment in full by 30 September 2019, otherwise your balance will be due on 15 February 2020.

**FIRST  
INSTALMENT**

**\$343.20**

Due by  
30 September 2019

**SECOND  
INSTALMENT**

**\$343.10**

Due by 30 November 2019

**THIRD  
INSTALMENT**

**\$343.10**

Due by 29 February 2020

**FOURTH  
INSTALMENT**

**\$343.10**

Due by 31 May 2020

<b>Rating Period</b>	1 July 2019 to 30 June 2020
Declared	1 July 2019
Valuation Level	1 January 2019
Operative	1 July 2019
Issue Date	21 August 2019

## PAYMENT OPTIONS

### ONLINE OR BY PHONE

Online: [www.geelongaustralia.com.au/rates](http://www.geelongaustralia.com.au/rates)  
Phone: 1300 858 058 Ref: **916695**

A payment processing fee of 0.55 per cent applies for payments by Visa and Mastercard.



### BPAY

Bill Code: 17475  
Ref: **1000 0916 6950**

Payment via internet or phone banking, from your cheque or savings account, Visa and Mastercard.



### DIRECT DEBIT

Call 5272 5272 for an application form, or go to [www.geelongaustralia.com.au](http://www.geelongaustralia.com.au)



### CENTREPAY

Call 5272 5272 to request a Centrepay deduction from your Centrelink payment



### IN PERSON

Pay at 100 Brougham Street, Geelong.

Please be aware transactions after 14 August 2019 may not be included in this notice.

\*The Waste Collection Charge includes an Environmental Protection Agency (EPA) levy estimated at \$35.88

### Full payment

**\$1,372.50**



\*877 9166950

### Or First instalment \$343.20



\*877 9166950

Council Use



# ABOUT YOUR RATES, VALUATION AND CHARGES NOTICE

P: 03 5272 5272

E: [contactus@geelongcity.vic.gov.au](mailto:contactus@geelongcity.vic.gov.au)

[www.geelongaustralia.com.au](http://www.geelongaustralia.com.au)

100 Brougham Street, Geelong

## WHAT IF I MISS OR UNDERPAY THE FIRST INSTALMENT?

To become an instalment payer you must pay your first instalment in full by 30 September 2019, otherwise your balance will be due on 15 February 2020.

## WHAT HAPPENS IF MY PAYMENTS ARE LATE?

Penalty interest at 10 per cent as set by the Victorian Government, is charged on all overdue amounts.

If we have to take action to recover any overdue amount, you may be required to pay recovery and legal costs.

## HOW ARE PAYMENTS ALLOCATED?

We allocate the money you pay in the following order:

- legal and debt recovery costs, if any
- overdue and interest, if any
- your current rates, charges and fire levy.

## WHAT ASSISTANCE IS AVAILABLE?

As well as our many payment options, we also offer:

1. **Rates deferral\*** – if you're experiencing financial hardship.
2. **Individual payment plans** – also for financial hardship.
3. **Rates waiver\*** – for low income households experiencing a valuation increase over 50 per cent, without property improvements.
4. **Pensioner rebate\*** – excludes Health Care Card holders.

For more information search for 'rates arrangements' on our website.

\* Sections 27 and 28 of the *Fire Services Property Levy Act 2012* also allow qualifying ratepayers to use these assistance measures.

## WHAT IF I DISAGREE WITH SOMETHING ON MY RATES NOTICE?

Please contact us, so we can review your situation and try to find a solution. If your issue can't be resolved, the table below explains your rights of appeal.

If you choose to appeal, you must still pay your rates by the due date. If your appeal is successful, we will credit your account or refund, if requested.

What you can appeal	By when	Legislation	How to lodge
Differential rate applied to your property	Within 60 days of the date of issue of the initial rates notice.	<i>Local Government Act 1989</i> – Section 183	Search for 'differential rating' at <a href="http://www.vcat.vic.gov.au">www.vcat.vic.gov.au</a>
The property valuation / AVPCC	Within two months** of the date of issue of the initial rates notice	<i>Valuation of Land Act 1960</i> – Sections 16,17,18	Search for 'valuation objection' on our website, or contact us.
Any other rate or charge	Within 60 days of the date of issue of the initial rates notice.	<i>Local Government Act 1989</i> – Section 184	Must be lodged in the County Court – seek legal advice.

\*\*Within four months if a notice has not been supplied to the occupier of the land.

## HOW MUCH HAVE MY RATES INCREASED THIS YEAR?

We have complied with the Victorian Government's rates cap. The cap applies to the average annual increase of rates and charges.

The rates and charges for your property may have increased or decreased by a different percentage amount for the following reasons:

- (i) the valuation of your property relative to the valuation of other properties in the municipal district
- (ii) the application of any differential rate
- (iii) the inclusion of other rates and charges not covered by the Victorian Government's rates cap.

## KEY TERMS TO HELP YOU UNDERSTAND YOUR RATES

**Differential rate** – the 'rate in the dollar' charged on properties will vary, depending on the land use category applied (for example, residential or commercial). Search for 'rating strategy' on our website, or contact us.

**Valuation** – the value of your property, generally reassessed every year by professional valuers. Of the three ways your property is assessed – Site Value<sup>#</sup>, Capital Improved Value and Net Annual Value – we use Capital Improved Value to calculate your rates. Search for 'property valuation' on our website for more information.

**Australian Valuation Property Classification Code** - is a classification that assigns a code to land, based on its existing use.

<sup>#</sup> Used by the State Government to calculate land tax. Visit [www.sro.vic.gov.au](http://www.sro.vic.gov.au) for more information.

## RECEIVE YOUR NOTICE ELECTRONICALLY

View your rates notice instantly and choose your payment option.

Sign up with your rate notice at [www.geelongaustralia.com.au/rates](http://www.geelongaustralia.com.au/rates) or call us on 5272 5272.

## PRIVACY STATEMENT

We will comply with the Information Privacy and Health Privacy Principles as set out in the *Privacy and Data Protection Act 2014*. For more information, search for 'privacy' on our website.



# 2019 Land Tax Assessment Notice



7038538057006003669

028

FRANKLIN & PATTERSON SUPER INVESTMENTS PTY LTD  
12 FERDINAND STREET  
NUNAWADING VIC 3131



CUSTOMER NUMBER  
QUOTE IF YOU CONTACT US **096211200**

ASSESSMENT NUMBER  
THIS CHANGES EVERY YEAR **28946751**

ISSUE DATE **22 MAR 2019**

TOTAL PAYABLE **\$513.25**

INTEREST IS CHARGED ON LATE PAYMENTS

THIS NOTICE IS ISSUED TO YOU IN YOUR CAPACITY AS TRUSTEE FOR:  
FRANKLIN & PATTERSON SUPER HOLDINGS 1 TRUST

## TWO WAYS TO PAY

### 1 IN FULL

FULL PAYMENT DUE BY **2 AUG 2019**

### 2 INSTALMENTS

MUST BE SET UP BY **19 APR 2019**

Instalments are **ONLY** payable via the online system, **AutoPay**.

AutoPay allows you to set up automated payments using your credit card or transaction account.

Choose from the following options:

FOUR  
INSTALMENTS  
(EQUAL AMOUNTS)

MONTHLY  
INSTALMENTS

FORTNIGHTLY  
INSTALMENTS



[sro.vic.gov.au/autopay](http://sro.vic.gov.au/autopay)

## Your land has been revalued

As 2018 was a council valuation year, your site value probably increased, affecting the total taxable value of your land holdings.

[sro.vic.gov.au/valuation](http://sro.vic.gov.au/valuation)

Paul Broderick  
Commissioner of State Revenue

## PAY IN FULL BY DUE DATE USING ONE OF THESE PAYMENT METHODS

BPAY®



Billers Code: 5249  
Ref: 28946751

Telephone and internet banking  
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.  
[bpay.com.au](http://bpay.com.au)

CARD



Visa or Mastercard only  
Pay via our website or phone 13 21 61.  
A card payment fee applies.  
[sro.vic.gov.au/paylandtax](http://sro.vic.gov.au/paylandtax)

Customer No: 096211200  
Ref: 28946751

BRANCH



Westpac Banking Corporation

Pay in person

Take this notice to any Westpac branch and ensure the teller includes your reference number below as the transfer description.

BSB: 033222 ACC: 170110  
Ref: 2894675

# Summary of assessment

Assessment number: 28946751

Period of assessment: 1 January 2019 to 31 December 2019

Land tax applies to the land you own on 31 December 2018. Where a property was sold after 31 December, the vendor (seller) is still liable for the land tax. Any adjustment (pro-rata) of the assessed amount is a private arrangement between the buyer and seller.

## 2019 calculation

Total taxable value	\$140,000.00
Tax calculation	\$513.25
<b>2019 tax payable</b>	<b>\$513.25</b>

## Land tax trust calculation

	Taxable Value	Total Tax
Surcharge rate	\$140,000	\$513.25
Ordinary rate	\$0	\$0.00
PPR beneficiary (single holding)	\$0	\$0.00
<b>Total</b>	<b>\$140,000</b>	<b>\$513.25</b>

A surcharge rate on the general land tax applies for the aggregate Victorian land holdings of the trust from \$25,000 through to less than \$3 million.

For information about trusts, go to [sro.vic.gov.au/landtaxtrusts](http://sro.vic.gov.au/landtaxtrusts).



### WE USE SITE VALUE

Land tax applies when the combined total taxable value of all land you own is equal to or exceeds \$250,000 (for trusts, it is \$25,000). Visit [sro.vic.gov.au/landtax](http://sro.vic.gov.au/landtax).



### PROPERTY VALUATIONS

The land tax you pay is calculated using the latest council site valuation. Find more details about your site valuation at [sro.vic.gov.au/valuation](http://sro.vic.gov.au/valuation).



### YOUR HOME IS EXEMPT

There are exemptions from land tax. Holiday homes and investment properties are not exempt. Visit [sro.vic.gov.au/landtaxexemptions](http://sro.vic.gov.au/landtaxexemptions).



### AMENDING DETAILS

You can request an amendment to your assessment to:

- update your contact details,
- claim an exemption,
- remove an exemption,
- remove or add land you own in Victoria.

To avoid penalties, you must amend certain errors or omissions within 60 days of the issue of this assessment. Go to [sro.vic.gov.au/assessment](http://sro.vic.gov.au/assessment).



### YOUR RIGHT TO OBJECT

If you are dissatisfied with your assessment, you can lodge a written objection within 60 days of receiving your assessment. An objection is a formal avenue of dispute resolution requiring you to explain fully and in detail the grounds of your objection. See [sro.vic.gov.au/assessment](http://sro.vic.gov.au/assessment).



### OUTSTANDING LAND TAX

The land tax payable on this assessment does not include any land tax owing from prior years.



### INTERPRETING SERVICE

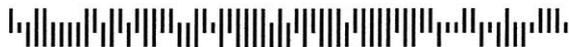
For languages other than English, contact the free Translating and Interpreting Service on 13 14 50.

HOW TO CONTACT US AT THE STATE REVENUE OFFICE

[sro.vic.gov.au/landtax](http://sro.vic.gov.au/landtax) | Phone 13 21 61 DURING BUSINESS HOURS (AEST)

# Policy Schedule

## Landlord Residential Building Insurance



028

Franklin & Patterson Family Super Fund  
12 Ferdinand Street  
NUNAWADING VIC 3131

29 October 2019

To sign up to receive your policy documents electronically please visit [terriscbeer.com.au/paperless](http://terriscbeer.com.au/paperless)

**POLICY NUMBER:** TS0383918RBI

**AMOUNT DUE:** \$ 1,091.53

### Insured: Franklin & Patterson Family Super Fund

**Insured Address:** 19 Southwinds Road (Lot 2 Stump Jump Lane), ARMSTRONG CREEK VIC 3217

#### Premium Type

Renewal

#### Expiry Date

4.00pm 18/12/2019. We invite you to renew your policy until 4.00pm 18/12/2020

#### Managing Agent

Ray White Geelong

#### Property Details

It is a permanent rental.  
It is a House.  
Construction type is brick veneer.  
The land size is less than 2 acres.  
It was built in approximately 2015.  
There is no common ground.

**Mortgagee:** Bank of Melbourne

*If the information shown is incorrect, please call to advise us.*

**Insurer:** AAI Limited ABN 48 005 297 807 AFSL 230859

#### Sum Insured

Building	\$303,887
Liability to Other	\$20,000,000
Weekly rent	\$427

#### Excess per claim

Loss of rent, Liability to others, or any Add. benefits in Sect 1	\$0
Tenant damage	\$500
Earthquake or Tsunami	\$500
Building damage	\$500

**Annual Premium** **\$1,091.53**

Last year's annual premium	\$954.49
Change on last year	14.4 %

**Please turn over for important policy information**

#### Special Conditions

This document will be a tax invoice for GST when you make payment

**Payment Slip for: Franklin & Patterson Family Super Fund - 19 Southwinds Road (Lot 2 Stump Jump Lane), ARMSTRONG CREEK VIC 3217**

#### Amount Payable

\$1,091.53

#### Due Date

18/12/2019

#### Policy Number

TS0383918RBI

#### Payment Reference No

803839182

#### Payment Options



By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



**Billers Code:** 63461

**Ref:** 803839182



#### Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the **QR code**, use the reader within your mobile banking app.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

TS00033 01/03/14 A

## Insured details

### What you have told us:

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

### You have told us that you and anyone to be insured under the policy:

- have not had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have not, during the past 5 years, had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have not been convicted of theft or fraud in the last 5 years
- are not aware of any existing circumstances which may lead to a claim under this policy.

### Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this, please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

### If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

### Privacy

We appreciate private is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [terriscbeer.com.au/privacy](http://terriscbeer.com.au/privacy) or call us on 1800 804 016.

## Premium Details

### Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not. There are many factors that may change your premium in any given year, examples include the amount your assets are insured for, your claims history, more accurate data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Cover	Last year	This year
Building	\$295,036	\$303,887
Weekly rent	\$415	\$427
Premium	\$788.84	\$902.09
GST	\$78.88	\$90.21
Stamp Duty	\$86.77	\$99.23
<b>Annual Premium (*)</b>	<b>\$954.49</b>	<b>\$1,091.53</b>

\* Please note that minor rounding may be present in your premium calculation.

### When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

Tax Invoice/Statement



283364-001 002871 (6340) R  
Franklin & Patterson Super Investments As Trustee  
12 Ferdinand St  
NUNAWADING, VIC 3131

Account number  
**69000001 00076477**

Payment due  
**19 December 2019**

Total amount due  
**\$ 269.61**

Your account summary

Service Address: 19 STUMP JUMP LANE ARMSTRONG CREEK 3217

Previous balance	\$273.92	DR
Payments/adjustments	\$273.92	CR
Your balance	\$0.00	
New charges	\$269.61	DR
<b>Total</b>	<b>\$269.61</b>	<b>DR</b>

Your average daily use in litres per day

Nov 19	505
Aug 19	549
May 19	444
Feb 19	467
Nov 18	422

Moving house and hold a concession card?

You'll need to update your details with Centrelink before asking us to apply the concession to your bill.

Already notified Centrelink?

Register online at:  
[barwonwater.vic.gov.au](http://barwonwater.vic.gov.au)  
or call 1300 656 007.

If you have a Centrelink Pension or Health Care Card, or Department of Veterans Affairs Gold Card, you may be eligible for a discount. Contact us for details.

Be part of our water future

We have launched a program to partner with the community to design a new sustainable water future for our region.

**water**  
FOR OUR FUTURE



Our climate is getting hotter and drier.

With less rain expected to continue, it's time to think differently about how we use water and where it comes from. We are asking our community to join us in creating a new water future.

Do you have a view or idea? To find out more and share your vision, visit our dedicated website:

[www.barwonwater.vic.gov.au/future](http://www.barwonwater.vic.gov.au/future)

1300 656 007 | [info@barwonwater.vic.gov.au](mailto:info@barwonwater.vic.gov.au)



# Installation Type: Residential Unit

Bill Details as at 19 NOV 2019		Value	GST	Price
WATER SERVICE CHARGE	1 OCT 2019 to 31 DEC 2019	37.44	0.00	37.44
SEWERAGE SERVICE CHARGE	1 OCT 2019 to 31 DEC 2019	141.33	0.00	141.33
WATER VOLUME	43 kL at \$1.9835	85.29	0.00	85.29
WATER VOLUME - PURPLE METER	4 kL at \$1.3884	5.55	0.00	5.55
<b>Total</b>		<b>\$ 269.61</b>	<b>\$ 0.00</b>	<b>\$ 269.61</b>
Balance brought forward				0.00
<b>Please pay</b>				<b>\$ 269.61</b>

## Reading Details

Meter No.	Current Read Date	Current Reading (kL)	Previous Read Date	Previous Reading (kL)	Consumption (kL)
1571148	13NOV19	00592	12AUG19	00549	43
P1590110	13NOV19	00062	12AUG19	00058	4



### Need help paying your bill?

Contact us to set up a payment plan and talk about grants, rebates and concessions.



### Residential Tenants and Landlords

Tenants with separate meters pay water volume charges only.



### Moving house?

Please let us know at least 2 days before you move in or out so we can arrange a meter reading and update your details.



### Communication assistance

Hearing or speech impaired? Contact us via the National Relay Service on 13 36 77. We provide a free interpreter service. Contact the Translation and Interpreter Service on 13 14 50.



Servizio Interpreti  
Dolmetschdienst

Služba za usluge tumačenja  
Служба за преведување

Услуге тумача  
传译服务

## Contact Us

1300 656 007

Email [info@barwonwater.vic.gov.au](mailto:info@barwonwater.vic.gov.au)

### General enquiries, billing and payment options

Mon - Fri, 9.00am - 5.00pm

### Emergencies and faults

24 hours, 7 days

## Payment Options



### Direct Debit

To arrange a direct debit, please call or visit our website.



Billers Code: 585224

Ref: 6900 0001 0007 6477 2

Contact your financial institution to pay from your cheque, savings or credit account.



### Centrelink

Centrelink recipients can arrange automatic payments through Centrepay. Contact us for details.



### By Cheque

Post the payment slip with your cheque payable to Barwon Water to: PO Box 14206, Melbourne City MC VIC 8001. Please do not use staples or pins.



Billpay Code: 0803

Ref: 6900 0001 0007 6477 2

- In person at any post office
- Online at [www.postbillpay.com.au](http://www.postbillpay.com.au)
- Call 13 18 16 for credit card payments

Account number  
**69000001 00076477**

Payment due  
**19 December 2019**

Total amount due  
**\$ 269.61**

POST billpay®



\*803 69000001000764772 \$269.61 3

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# Installation Type: Residential Unit

		Value	GST	Price
<b>Bill Details as at 18 MAY 2020</b>				
WATER SERVICE CHARGE	1 APR 2020 to 30 JUN 2020	37.44	0.00	37.44
SEWERAGE SERVICE CHARGE	1 APR 2020 to 30 JUN 2020	141.33	0.00	141.33
WATER VOLUME	59 kL at \$1.9835	117.03	0.00	117.03
WATER VOLUME - PURPLE METER	5 kL at \$1.3884	6.94	0.00	6.94
<b>Total</b>		<b>\$ 302.74</b>	<b>\$ 0.00</b>	<b>\$ 302.74</b>
Balance brought forward				0.00
				<b>\$ 302.74</b>

Please pay

## Reading Details

Meter No.	Current Read Date	Current Reading (kL)	Previous Read Date	Previous Reading (kL)	Consumption (kL)
1571148	11MAY20	00694	12FEB20	00635	59
P1590110	11MAY20	00072	12FEB20	00067	5



### Need help paying your bill?

Contact us to set up a payment plan and talk about grants, rebates and concessions.



### Residential Tenants and Landlords

Tenants with separate meters pay water volume charges only.



### Moving house?

Please let us know at least 2 days before you move in or out so we can arrange a meter reading and update your details.



### Communication assistance

Hearing or speech impaired? Contact us via the National Relay Service on 13 36 77. We provide a free interpreter service. Contact the Translation and Interpreter Service on 13 14 50.



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Служба за преведување

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传译服务

## Contact Us

1300 656 007

Email [info@barwonwater.vic.gov.au](mailto:info@barwonwater.vic.gov.au)

### General enquiries, billing and payment options

Mon - Fri, 9.00am - 5.00pm

### Emergencies and faults

24 hours, 7 days

## Payment Options



### Direct Debit

To arrange a direct debit, please call or visit our website.



Billers Code: 585224

Ref: 6900 0001 0007 6477 2

Contact your financial institution to pay from your cheque, savings or credit account.



Centrelink

### Centrelink

Centrelink recipients can arrange automatic payments through Centrepay. Contact us for details.



### By Cheque

Post the payment slip with your cheque payable to Barwon Water to: PO Box 14206, Melbourne City MC VIC 8001. Please do not use staples or pins.



Billpay Code: 0803

Ref: 6900 0001 0007 6477 2

- In person at any post office
- Online at [www.postbillpay.com.au](http://www.postbillpay.com.au)
- Call 13 18 16 for credit card payments

Account number

**69000001 00076477**

Payment due

**17 June 2020**

Total amount due

**\$ 302.74**

POST billpay®



\*803 69000001000764772 \$302.74 5

Statement No 7115362935

Statement No 7115362935

+00000069000001> +002579+ <0000764772> <0000030274> +444+

Tax Invoice/Statement



302990-001 001905 (3831) R  
Franklin & Patterson Super Investments As Trustee  
12 Ferdinand St  
NUNAWADING, VIC 3131

Account number  
**69000001 00076477**

Payment due  
**19 March 2020**

Total amount due  
**\$ 270.61**

Your account summary

Service Address: 19 STUMP JUMP LANE ARMSTRONG CREEK 3217

Previous balance	\$269.61	DR
Payments/adjustments	\$270.00	CR
Your balance	\$0.39	CR
New charges	\$271.00	DR
<b>Total</b>	<b>\$270.61</b>	<b>DR</b>

Your average daily use in litres per day

Feb 20	527
Nov 19	505
Aug 19	549
May 19	444
Feb 19	467

With less rain and a hotter climate, it's time to think differently about how we use water and where it comes from.

Share your ideas and learn more at:  
[www.barwonwater.vic.gov.au/future](http://www.barwonwater.vic.gov.au/future)

**water**  
FOR OUR FUTURE

If you have a Centrelink Pension or Health Care Card, or Department of Veterans Affairs Gold Card, you may be eligible for a discount. Contact us for details.

Remember,  
**permanent water saving rules apply all year round**

The permanent water saving rules are a set of simple, common-sense rules that apply across Victoria to ensure we all use water wisely and avoid wastage.

[barwonwater.vic.gov.au/pwsr](http://barwonwater.vic.gov.au/pwsr)



# Installation Type: Residential Unit

Bill Details as at 18 FEB 2020		Value	GST	Price
WATER SERVICE CHARGE	1 JAN 2020 to 31 MAR 2020	37.44	0.00	37.44
SEWERAGE SERVICE CHARGE	1 JAN 2020 to 31 MAR 2020	141.33	0.00	141.33
WATER VOLUME	43 kL at \$1.9835	85.29	0.00	85.29
WATER VOLUME - PURPLE METER	5 kL at \$1.3884	6.94	0.00	6.94
<b>Total</b>		<b>\$ 271.00</b>	<b>\$ 0.00</b>	<b>\$ 271.00</b>
Balance brought forward				0.39 CR
		<b>Please pay</b>		<b>\$ 270.61</b>

## Reading Details

Meter No.	Current Read Date	Current Reading (kL)	Previous Read Date	Previous Reading (kL)	Consumption (kL)
1571148	12FEB20	00635	13NOV19	00592	43
P1590110	12FEB20	00067	13NOV19	00062	5



### Need help paying your bill?

Contact us to set up a payment plan and talk about grants, rebates and concessions.



### Residential Tenants and Landlords

Tenants with separate meters pay water volume charges only.



### Moving house?

Please let us know at least 2 days before you move in or out so we can arrange a meter reading and update your details.



### Communication assistance

Hearing or speech impaired? Contact us via the National Relay Service on 13 36 77. We provide a free interpreter service. Contact the Translation and Interpreter Service on 13 14 50.



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Служба за преведување

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传译服务

## Contact Us

1300 656 007

Email [info@barwonwater.vic.gov.au](mailto:info@barwonwater.vic.gov.au)

**General enquiries, billing and payment options**

Mon - Fri, 9.00am - 5.00pm

**Emergencies and faults**

24 hours, 7 days

## Payment Options



### Direct Debit

To arrange a direct debit, please call or visit our website.



Billers Code: 585224

Ref: 6900 0001 0007 6477 2

Contact your financial institution to pay from your cheque, savings or credit account.



Centrelink

### Centrelink

Centrelink recipients can arrange automatic payments through Centrepay. Contact us for details.



### By Cheque

Post the payment slip with your cheque payable to Barwon Water to: PO Box 14206, Melbourne City MC VIC 8001. Please do not use staples or pins.



Billpay Code: 0803

Ref: 6900 0001 0007 6477 2

- In person at any post office
- Online at [www.postbillpay.com.au](http://www.postbillpay.com.au)
- Call 13 18 16 for credit card payments

Account number

**69000001 00076477**

Payment due

**19 March 2020**

Total amount due

**\$ 270.61**

POST billpay



\*803 69000001000764772 \$270.61 1

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<0000027061> +444+

Tax Invoice/Statement



260952-001 002134 (4323) R  
Franklin & Patterson Super Investments As Trustee  
12 Ferdinand St  
NUNAWADING, VIC 3131

Account number  
**69000001 00076477**

Payment due  
**12 September 2019**

Total amount due  
**\$ 273.92**

### Your account summary

Service Address: 19 STUMP JUMP LANE ARMSTRONG CREEK 3217

Previous balance	\$254.02 DR
Payments/adjustments	\$254.02 CR
Your balance	\$0.00
New charges	\$273.92 DR
<b>Total</b>	<b>\$273.92 DR</b>

### Your average daily use in litres per day

Aug 19	549
May 19	444
Feb 19	467
Nov 18	422
Aug 18	511

### Moving house and hold a concession card?

You'll need to update your details with Centrelink before asking us to apply the concession to your bill.

### Already notified Centrelink?

Register online at:  
[barwonwater.vic.gov.au](http://barwonwater.vic.gov.au)  
or call 1300 656 007.

If you have a Centrelink Pension or Health Care Card, or Department of Veterans Affairs Gold Card, you may be eligible for a discount. Contact us for details.

## Fees and charges 2019-2020

### The prices you pay for your water and sewerage services have changed, effective from 1 July 2019.

You may notice that the variable usage charge has increased slightly, while the fixed water service charge is lower than last financial year. This is in response to calls from our customers for more control over their bills. It means, more than ever, you can save more money by using less water.

For a typical residential owner-occupier<sup>2</sup>, bills will rise by about \$1.79 per quarter. For a typical tenant<sup>2</sup>, bills will rise by about \$1.30 per quarter. Tenants pay the water volume charge only<sup>3</sup>.

We are proud to have one of the lowest average customer bills in Australia<sup>4</sup>.

	2018-2019	2019-2020 <sup>1</sup>
Water volume (per kilolitre)	\$1.9198	<b>\$1.9835</b>
Water service (per quarter)	\$38.64	<b>\$37.44</b>
Sewerage service (per quarter)	\$140.89	<b>\$141.33</b>

<sup>1</sup> Prices are inclusive of inflation.

<sup>2</sup> Assumes an average annual consumption of 160 kilolitres.

<sup>3</sup> Applies to tenants with a separate water meter. Tenants receive an annual rebate of \$25.00 (pro-rated) as we move towards a more equitable pricing structure by reducing the fixed, and increasing the variable water charges.

<sup>4</sup> Compared to other water utilities with 100,000+ customers. Source: Bureau of Meteorology national performance report 2017-18: urban water utilities.

# Installation Type: Residential Unit

Bill Details as at 13 AUG 2019		Value	GST	Price
WATER SERVICE CHARGE	1 JUL 2019 to 30 SEP 2019	37.44	0.00	37.44
SEWERAGE SERVICE CHARGE	1 JUL 2019 to 30 SEP 2019	141.33	0.00	141.33
WATER VOLUME	24.264 kL at \$1.9198			
	21.736 kL at \$1.9835	89.69	0.00	89.69
WATER VOLUME - PURPLE METER	2.11 kL at \$1.3438			
	1.89 kL at \$1.3884	5.46	0.00	5.46
<b>Total</b>		<b>\$ 273.92</b>	<b>\$ 0.00</b>	<b>\$ 273.92</b>
Balance brought forward				0.00
	<b>Please pay</b>			<b>\$ 273.92</b>

## Reading Details

Meter No.	Current Read Date	Current Reading (kL)	Previous Read Date	Previous Reading (kL)	Consumption (kL)
1571148	12AUG19	00549	13MAY19	00503	46
P1590110	12AUG19	00058	13MAY19	00054	4



### Need help paying your bill?

Contact us to set up a payment plan and talk about grants, rebates and concessions.



### Residential Tenants and Landlords

Tenants with separate meters pay water volume charges only.



### Moving house?

Please let us know at least 2 days before you move in or out so we can arrange a meter reading and update your details.



### Communication assistance

Hearing or speech impaired? Contact us via the National Relay Service on 13 36 77. We provide a free interpreter service. Contact the Translation and Interpreter Service on 13 14 50.



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**General enquiries, billing and payment options**

Mon - Fri, 9.00am - 5.00pm

**Emergencies and faults**

24 hours, 7 days

## Payment Options



### Direct Debit

To arrange a direct debit, please call or visit our website.



Billers Code: 585224

Ref: 6900 0001 0007 6477 2

Contact your financial institution to pay from your cheque, savings or credit account.



### Centrelink

Centrelink recipients can arrange automatic payments through Centrepay. Contact us for details.



### By Cheque

Post the payment slip with your cheque payable to Barwon Water to: PO Box 14206, Melbourne City MC VIC 8001. Please do not use staples or pins.



Billpay Code: 0803

Ref: 6900 0001 0007 6477 2

- In person at any post office
- Online at [www.postbillpay.com.au](http://www.postbillpay.com.au)
- Call 13 18 16 for credit card payments

Account number

**69000001 00076477**

Payment due

**12 September 2019**

Total amount due

**\$ 273.92**

**POST billpay®**



\*803 69000001000764772 \$273.92 0

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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** 21/07/2019

**Statement End Date** 20/01/2020

**Page** 1 of 2

**Loan Account**

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

**Account Summary as at 20 Jan 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>
193,070.60	+	\$6,002.21	+	72.00	-	7,860.00	=	191,284.81
<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>
\$302.00		26yrs 00mths		25yrs 11mths		\$0.00		6.120%

**Repayment Details as at 20 Jan 2020**

**Monthly Repayment**  
 \$1,241.00

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

AS AT 20 JAN 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$302.00.



**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.

Loan Acct Number S311 0507207 00

BSB/Acct ID No. 193-911 050720700

Statement Start Date 21/07/2019

Statement End Date 20/01/2020

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
21 Jul 2019	Opening Balance Interest Rate 6.270% PA			193,070.60
19 Aug 2019	INTEREST	1,028.14		194,098.74
19 Aug 2019	ADMIN FEE	12.00		194,110.74
19 Aug 2019	BACKDATE 20/08/2019 BPAY OTHER INST		1,310.00	192,800.74
19 Aug 2019	INT ADJUSTMENT		0.23	192,800.51
19 Sep 2019	INTEREST	1,026.70		193,827.21
19 Sep 2019	ADMIN FEE	12.00		193,839.21
19 Sep 2019	BACKDATE 20/09/2019 BPAY OTHER INST		1,310.00	192,529.21
19 Sep 2019	INT ADJUSTMENT		0.23	192,528.98
16 Oct 2019	INTEREST RATE CHANGE TO 6.12% PA			192,528.98
18 Oct 2019	BACKDATE 19/10/2019 BPAY OTHER INST		1,310.00	191,218.98
19 Oct 2019	INTEREST	988.58		192,207.56
19 Oct 2019	ADMIN FEE	12.00		192,219.56
19 Nov 2019	INTEREST	999.12		193,218.68
19 Nov 2019	ADMIN FEE	12.00		193,230.68
19 Nov 2019	BACKDATE 20/11/2019 BPAY OTHER INST		1,310.00	191,920.68
19 Nov 2019	INT ADJUSTMENT		0.22	191,920.46
19 Dec 2019	INTEREST	965.39		192,885.85
19 Dec 2019	ADMIN FEE	12.00		192,897.85
19 Dec 2019	BACKDATE 20/12/2019 BPAY OTHER INST		1,310.00	191,587.85
19 Dec 2019	INT ADJUSTMENT		0.22	191,587.63
17 Jan 2020	BACKDATE 18/01/2020 BPAY OTHER INST		1,310.00	190,277.63
19 Jan 2020	INTEREST	995.18		191,272.81
19 Jan 2020	ADMIN FEE	12.00		191,284.81
20 Jan 2020	Closing Balance			191,284.81

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 Commission 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, contact your current insurer, body corporate or contact us.



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** 01/07/2019

**Statement End Date** 20/07/2019

**Page** 1 of 2

**Loan Account**

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

**Account Summary as at 20 Jul 2019**

	<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>
	194,649.12	+	\$1,029.48	+	12.00	-	2,620.00	=	193,070.60
	<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>
	\$11.00		26yrs 06mths		24yrs 02mths		\$0.00		6.270%

**Repayment Details as at 20 Jul 2019**

**Monthly Repayment**  
 \$1,307.00

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

AS AT 20 JUL 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$11.00.



**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.

**Phone Banking Plus**  
 13 33 22

**Loan Acct Number** S311 0507207 00

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

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

**Statement End Date** 20/07/2019

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**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 6.470% PA			194,649.12
15 Jul 2019	BACKDATE 16/07/2019 BPAY OTHER INST		1,310.00	193,339.12
16 Jul 2019	INTEREST RATE CHANGE TO 6.27% PA			193,339.12
19 Jul 2019	INTEREST	1,029.71		194,368.83
19 Jul 2019	ADMIN FEE	12.00		194,380.83
19 Jul 2019	BACKDATE 20/07/2019 BPAY OTHER INST		1,310.00	193,070.83
19 Jul 2019	INT ADJUSTMENT		0.23	193,070.60
20 Jul 2019	<i>Closing Balance</i>			193,070.60

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.