

Loan Activity Statement

Account Number 40 440 226 8

Page No 1 of 4

Statement Period 01.07.21 to 31.12.21

G & ST Management Super Pty Ltd ATF G
3 Pldra Pl
FRENCHS FOREST NSW 2068

Branch Offer Code 12000 Statement No. 40 440 226 8
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login My Home Loan, then Register

Loan Account Detail Summary

Security Address:

31 Astley Dr STRATHTULLOH VIC 3338

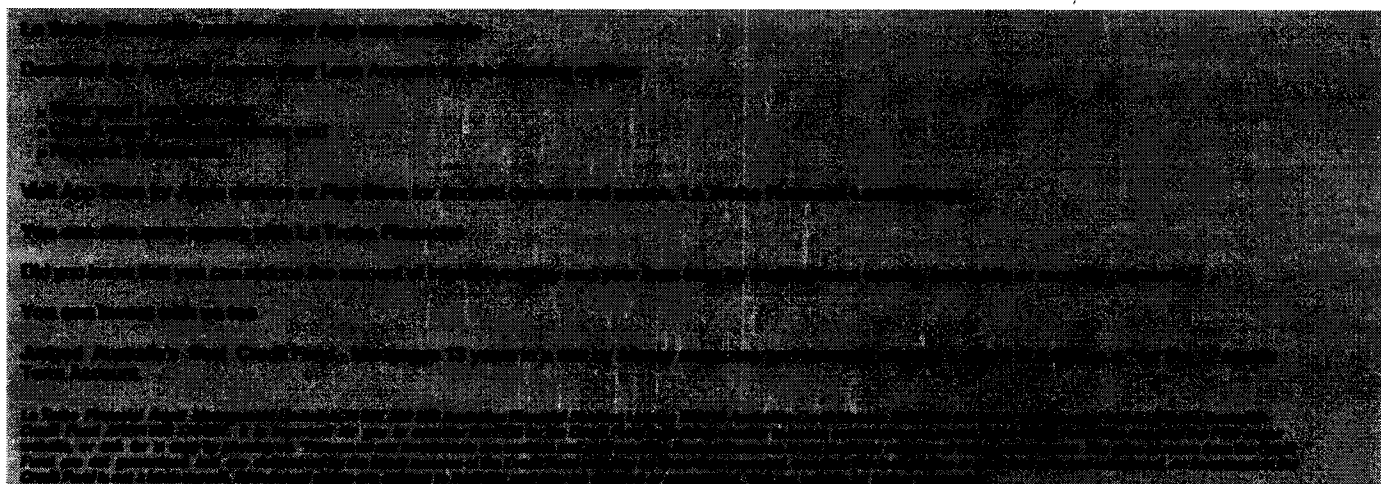
Current Interest Rate at 11 Jan 2022 (calculated (Daily Rests) - Variable)	5.59% p.a.
Loan Approved Amount	\$ 253,500.00
Closing Loan Balance at 31 Dec 2021	\$ 176,546.20
Loan Settlement Month	July 2019
Original Loan Maturity	July 2049
Contract Term Remaining	27 years 7 months
Forecast Term (based on current repayment profile)	4 years 6 months
National Credit Code Regulated	No
Privacy Password Protected	No
Interest Charges for Statement Period	\$ 5,216.86
Repayments Received during Statement Period	\$ 23,436.00
Minimum Monthly Repayment Amount	\$ 1,472.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 64,705.30

Loan Guarantor Details

Mr GR Loucks - same address as Borrower - separate statement not issued

Mrs SJ Loucks - same address as Borrower - separate statement not issued

T Management Bare Trust G & ST Management Super Property Pty Ltd ATF G & S - same address as Borrower - separate statement not issued



Loan Activity Statement

G & ST Management Super Pty Ltd ATF G
3 Pkda Pl
FRENCHIS FOREST NSW 2009

Account Number: 48 440 220 9

Page No: 2 of 4

Statement Period: 01.07.21 to 31.10.21

Service Order Code: 10000 Reference No.: 48 440 220 9

ONLINE STATEMENTS NOW AVAILABLE on our website -
Login My Account using your Registration

Semi-Annual Loan Account Statement

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 07. 21	Opening Loan Balance			194,375.34
01. 07. 21	La Trobe Financial Quick Pay Repayment		500.00	193,875.34
02. 07. 21	La Trobe Financial Quick Pay Repayment		368.00	193,507.34
05. 07. 21	Packet Review Fee	300.00		193,207.34
08. 07. 21	La Trobe Financial Quick Pay Repayment		500.00	193,307.34
09. 07. 21	La Trobe Financial Quick Pay Repayment		368.00	192,939.34
15. 07. 21	La Trobe Financial Quick Pay Repayment		500.00	192,439.34
16. 07. 21	La Trobe Financial Quick Pay Repayment		368.00	192,071.34
22. 07. 21	La Trobe Financial Quick Pay Repayment		500.00	191,571.34
23. 07. 21	La Trobe Financial Quick Pay Repayment		368.00	191,203.34
29. 07. 21	La Trobe Financial Quick Pay Repayment		500.00	190,703.34
30. 07. 21	La Trobe Financial Quick Pay Repayment		368.00	190,335.34
31. 07. 21	Account Service Fee	15.00		190,350.34
31. 07. 21	Interest (31 days 5.59% p.a.)	913.05		191,263.39
05. 08. 21	La Trobe Financial Quick Pay Repayment		500.00	190,763.39
06. 08. 21	La Trobe Financial Quick Pay Repayment		368.00	190,395.39
12. 08. 21	La Trobe Financial Quick Pay Repayment		500.00	189,895.39
13. 08. 21	La Trobe Financial Quick Pay Repayment		368.00	189,527.39
19. 08. 21	La Trobe Financial Quick Pay Repayment		500.00	189,027.39
20. 08. 21	La Trobe Financial Quick Pay Repayment		368.00	188,659.39
26. 08. 21	La Trobe Financial Quick Pay Repayment		500.00	188,159.39
27. 08. 21	La Trobe Financial Quick Pay Repayment		368.00	187,791.39
31. 08. 21	Account Service Fee	15.00		187,806.39
31. 08. 21	Interest (31 days 5.59% p.a.)	899.51		188,705.90
02. 09. 21	La Trobe Financial Quick Pay Repayment		500.00	188,205.90
03. 09. 21	La Trobe Financial Quick Pay Repayment		368.00	187,837.90
09. 09. 21	La Trobe Financial Quick Pay Repayment		500.00	187,337.90
10. 09. 21	La Trobe Financial Quick Pay Repayment		368.00	186,969.90
16. 09. 21	La Trobe Financial Quick Pay Repayment		500.00	186,469.90
17. 09. 21	La Trobe Financial Quick Pay Repayment		368.00	186,101.90
23. 09. 21	La Trobe Financial Quick Pay Repayment		500.00	185,601.90
24. 09. 21	La Trobe Financial Quick Pay Repayment		368.00	185,233.90
30. 09. 21	La Trobe Financial Quick Pay Repayment		500.00	184,733.90
30. 09. 21	Account Service Fee	15.00		184,748.90
30. 09. 21	Interest (30 days 5.59% p.a.)	857.32		185,606.22
01. 10. 21	La Trobe Financial Quick Pay Repayment		368.00	185,238.22
07. 10. 21	La Trobe Financial Quick Pay Repayment		500.00	184,738.22
08. 10. 21	La Trobe Financial Quick Pay Repayment		368.00	184,370.22

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Loan Activity Statement

G & ST Management Super Pty Ltd ATF B
 3 PEdra Pl
 FRENCHS FOREST NSW 2006

Account Number: 40445 006 6
 Page No: 3 of 4
 Statement Period: 01.07.21 to 31.12.21

Direct Offer Code: 10000 Reference No: 40445 006 6
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login by Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
14. 10. 21	La Trobe Financial Quick Pay Repayment		500.00	183,870.22
15. 10. 21	La Trobe Financial Quick Pay Repayment		368.00	183,502.22
21. 10. 21	La Trobe Financial Quick Pay Repayment		500.00	183,002.22
22. 10. 21	La Trobe Financial Quick Pay Repayment		368.00	182,634.22
28. 10. 21	La Trobe Financial Quick Pay Repayment		500.00	182,134.22
29. 10. 21	La Trobe Financial Quick Pay Repayment		368.00	181,766.22
31. 10. 21	Account Service Fee	15.00		181,781.22
31. 10. 21	Interest (31 days 5.59% p.a.)	871.97		182,653.19
04. 11. 21	La Trobe Financial Quick Pay Repayment		500.00	182,153.19
05. 11. 21	La Trobe Financial Quick Pay Repayment		368.00	181,785.19
11. 11. 21	La Trobe Financial Quick Pay Repayment		500.00	181,285.19
12. 11. 21	La Trobe Financial Quick Pay Repayment		368.00	180,917.19
18. 11. 21	La Trobe Financial Quick Pay Repayment		500.00	180,417.19
19. 11. 21	La Trobe Financial Quick Pay Repayment		368.00	180,049.19
25. 11. 21	La Trobe Financial Quick Pay Repayment		500.00	179,549.19
26. 11. 21	La Trobe Financial Quick Pay Repayment		368.00	179,181.19
30. 11. 21	Account Service Fee	15.00		179,196.19
30. 11. 21	Interest (30 days 5.59% p.a.)	830.66		180,026.85
02. 12. 21	La Trobe Financial Quick Pay Repayment		500.00	179,526.85
03. 12. 21	La Trobe Financial Quick Pay Repayment		368.00	179,158.85
09. 12. 21	La Trobe Financial Quick Pay Repayment		500.00	178,658.85
10. 12. 21	La Trobe Financial Quick Pay Repayment		368.00	178,290.85
16. 12. 21	La Trobe Financial Quick Pay Repayment		500.00	177,790.85
17. 12. 21	La Trobe Financial Quick Pay Repayment		368.00	177,422.85
23. 12. 21	La Trobe Financial Quick Pay Repayment		500.00	176,922.85
24. 12. 21	La Trobe Financial Quick Pay Repayment		368.00	176,554.85
30. 12. 21	La Trobe Financial Quick Pay Repayment		500.00	176,054.85
31. 12. 21	La Trobe Financial Quick Pay Repayment		368.00	175,686.85
31. 12. 21	Account Service Fee	15.00		175,701.85
31. 12. 21	Interest (31 days 5.59% p.a.)	844.35		176,546.20
31. 12. 21	Closing Loan Balance			176,546.20

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



Loan Activity Statement

Account Number 48 428 388 8

Page No. 4 of 4

Statement Period 01/07/21 to 31/03/21

Drawn Other Code 10000 Reference No. 48 428 388 8

CREDIT STATEMENTS NOW AVAILABLE on our website
Log in by Home Loans, New Registration

G & ST Management Super Pty Ltd ATP G
3 FRSs PI
FRENCH FOREST NSW 2089

Security Documents in Custody & Insurance Summary

Registered Mortgages
AS328340T

Security Property
31 Astley Dr STRATHTULLOH VIC 3338

Title Reference
12081/409

Insurance Records

Property Insurance

	Minimum Cover Required \$	Policy No.	Sum Insured \$	Expiry Date
31 Astley Dr STRATHTULLOH (Strata or Body)	4,500,000	VRSC19002097	4,500,000	01/01/2030

** If your policy has expired we may, in our sole discretion, take out insurance with an insurer to protect La Trobe Financial's interests as mortgagee and charge the insurance premium to your account.*

Contents Insurance Nil
Private Health Cover Nil



Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Mortgage Help Team on our toll free national service number **1800 620 639**.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on **13 80 10** so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on **13 80 10** for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on **13 80 10** for more information. Our Loan Hotline is open 8.30am–5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on **13 80 10** for details.

Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Bill Code: 18309

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at www.latrobefinancial.com or upon request.

Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10

Email: customerresolution@latrobefinancial.com.au

Mail: La Trobe Financial

GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority

GPO Box 3, Melbourne, VIC 3001

More information?

For more information call us on 13 80 10, or visit our website www.latrobefinancial.com.

Loan Activity Statement

G & ST Management Super Pty Ltd ATF G
S Props Pt
FRENCH FOREST NSW 2008

Account Number 40 440 000 0

Page No. 1 of 1

Statement Period 01.07.21 to 30.06.22

Drawn After Date 12/06/2022 Payment No. 40 440 000 0

ONLINE STATEMENTS NOW AVAILABLE on our website -
Login: My Home Loans, View Repayment

Interest Certificate for Year Ended 30 June 2022

Interest Charges - 01.07.21 to 30.06.22 \$ 9,950.10

Loan Detail Summary

Security Address: 31 Astley Dr STRATHFULLOH VIC 3338

Current Interest Rate at 11 Jul 2022 (calculated (Daily Rests) - Variable)	6.84% p.a.
Loan Approved Amount	\$ 253,500.00
Closing Loan Balance at 30 Jun 2022	\$ 159,164.44
Loan Settlement Month	July 2019
Original Loan Maturity	July 2049
Contract Term Remaining	27 years 1 month
Forecast Term (based on current repayment profile)	4 years
National Credit Code Regulated	No
Privacy Password Protected	No

Repayments Received during Statement Period	\$ 22,205.00
Minimum Monthly Repayment Amount	\$ 1,549.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 78,073.30

Loan Guarantor Details

Mr GR Loucks - same address as Borrower - separate statement not issued
Mrs SJ Loucks - same address as Borrower - separate statement not issued
T Management Bare Trust G & ST Management Super Property Pty Ltd ATF G & S - same address as Borrower - separate statement not issued



Loan Activity Statement

GA ST Management Super Pty Ltd AFB
3 PMS PT
FRENCH'S FOREST IRON 2000

Account Number: 000000000

Page No: 2/2/1

Statement Period: 01/01/2010 to 31/03/2010

Download this statement to your computer by clicking on the link below.

For more information, please contact your account manager.

Thank you for using La Trobe Financial.

(This section contains a table with multiple rows of data, which is mostly illegible due to heavy noise and low contrast in the scan.)



Loan Activity Statement

Account Number 40 440 000 0

Page No. 3 of 5

Statement Period 01/01/22 to 30/06/22

G & ST Management Super Pty Ltd ATP G
 3 Plaza Pl
 FRENCHS FOREST NSW 2080

Branch Biller Code (BIBL) Reference No. 40 440 000 0

ONLINE STATEMENTS NOW AVAILABLE on our website -
 Log in My Home Loans, View Repayment

Semi-Annual Loan Account Statement

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01.01.22	Opening Loan Balance			176,546.20
06.01.22	La Trobe Financial Quick Pay Repayment		500.00	176,046.20
07.01.22	La Trobe Financial Quick Pay Repayment		368.00	175,678.20
13.01.22	La Trobe Financial Quick Pay Repayment		500.00	175,178.20
14.01.22	La Trobe Financial Quick Pay Repayment		368.00	174,810.20
20.01.22	La Trobe Financial Quick Pay Repayment		500.00	174,310.20
21.01.22	La Trobe Financial Quick Pay Repayment		368.00	173,942.20
27.01.22	La Trobe Financial Quick Pay Repayment		500.00	173,442.20
28.01.22	La Trobe Financial Quick Pay Repayment		368.00	173,074.20
31.01.22	Account Service Fee	15.00		173,059.20
31.01.22	Interest (31 days 5.59% p.a.)	830.17		173,229.03
03.02.22	La Trobe Financial Quick Pay Repayment		500.00	173,729.03
04.02.22	La Trobe Financial Quick Pay Repayment		368.00	173,361.03
10.02.22	La Trobe Financial Quick Pay Repayment		500.00	172,861.03
11.02.22	La Trobe Financial Quick Pay Repayment		368.00	172,493.03
17.02.22	La Trobe Financial Quick Pay Repayment		500.00	171,993.03
18.02.22	La Trobe Financial Quick Pay Repayment		368.00	171,625.03
24.02.22	La Trobe Financial Quick Pay Repayment		500.00	171,125.03
25.02.22	La Trobe Financial Quick Pay Repayment		368.00	170,757.03
28.02.22	Account Service Fee	15.00		170,742.03
28.02.22	Interest (28 days 5.59% p.a.)	737.79		171,479.82
03.03.22	La Trobe Financial Quick Pay Repayment		500.00	171,979.82
04.03.22	La Trobe Financial Quick Pay Repayment		368.00	171,611.82
10.03.22	La Trobe Financial Quick Pay Repayment		500.00	171,111.82
11.03.22	La Trobe Financial Quick Pay Repayment		368.00	170,743.82
17.03.22	La Trobe Financial Quick Pay Repayment		500.00	170,243.82
18.03.22	La Trobe Financial Quick Pay Repayment		368.00	169,875.82
24.03.22	La Trobe Financial Quick Pay Repayment		500.00	169,375.82
25.03.22	La Trobe Financial Quick Pay Repayment		368.00	169,007.82
31.03.22	La Trobe Financial Quick Pay Repayment		500.00	168,507.82
31.03.22	Account Service Fee	15.00		168,492.82
31.03.22	Interest (31 days 5.59% p.a.)	803.12		169,295.94
01.04.22	La Trobe Financial Quick Pay Repayment		368.00	169,663.94
07.04.22	La Trobe Financial Quick Pay Repayment		500.00	169,163.94
08.04.22	La Trobe Financial Quick Pay Repayment		368.00	168,795.94
14.04.22	La Trobe Financial Quick Pay Repayment		500.00	168,295.94
19.04.22	La Trobe Financial Quick Pay Repayment		368.00	167,927.94
21.04.22	La Trobe Financial Quick Pay Repayment		500.00	167,427.94

(continued)



Loan Activity Statement

G & ST Management Super Pty Ltd ATF G
 3 Plaza Pl
 FRENCH FOREST NSW 2008

Account Number 40 445 528 9
 Page No. 4 of 6
 Statement Period 01.01.22 to 30.06.22

Printed Biller Code 12000 Reference No. 40 445 528 9
 ONLINE STATEMENTS NOW AVAILABLE via our website -
 Login: My Finance Loans View Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
22. 04. 22	La Trobe Financial Quick Pay Repayment		368. 00	165, 074. 28
28. 04. 22	La Trobe Financial Quick Pay Repayment		500. 00	164, 574. 28
29. 04. 22	La Trobe Financial Quick Pay Repayment		368. 00	164, 206. 28
30. 04. 22	Account Service Fee	15. 00		164, 221. 28
30. 04. 22	Interest (30 days 5.59% p.a.)	763. 67		164, 984. 95
05. 05. 22	La Trobe Financial Quick Pay Repayment		500. 00	164, 484. 95
08. 05. 22	La Trobe Financial Quick Pay Repayment		368. 00	164, 116. 95
12. 05. 22	La Trobe Financial Quick Pay Repayment		500. 00	163, 616. 95
13. 05. 22	La Trobe Financial Quick Pay Repayment		368. 00	163, 248. 95
19. 05. 22	La Trobe Financial Quick Pay Repayment		500. 00	162, 748. 95
20. 05. 22	La Trobe Financial Quick Pay Repayment		368. 00	162, 380. 95
26. 05. 22	La Trobe Financial Quick Pay Repayment		500. 00	161, 880. 95
27. 05. 22	La Trobe Financial Quick Pay Repayment		368. 00	161, 512. 95
31. 05. 22	Account Service Fee	15. 00		161, 527. 95
31. 05. 22	Interest (23 days 5.59% p.a., 8 days 5.84% p.a.)	783. 61		162, 311. 56
02. 06. 22	La Trobe Financial Quick Pay Repayment		500. 00	161, 811. 56
03. 06. 22	La Trobe Financial Quick Pay Repayment		369. 25	161, 442. 31
09. 06. 22	La Trobe Financial Quick Pay Repayment		500. 00	160, 942. 31
10. 06. 22	La Trobe Financial Quick Pay Repayment		369. 25	160, 573. 06
16. 06. 22	La Trobe Financial Quick Pay Repayment		500. 00	160, 073. 06
17. 06. 22	La Trobe Financial Quick Pay Repayment		369. 25	159, 703. 81
23. 06. 22	La Trobe Financial Quick Pay Repayment		500. 00	159, 203. 81
24. 06. 22	La Trobe Financial Quick Pay Repayment		369. 25	158, 834. 56
30. 06. 22	La Trobe Financial Quick Pay Repayment		500. 00	158, 334. 56
30. 06. 22	Account Service Fee	15. 00		158, 349. 56
30. 06. 22	Interest (9 days 5.84% p.a., 21 days 6.34% p.a.)	814. 88		159, 164. 44
30. 06. 22	Closing Loan Balance			159, 164. 44

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



Loan Activity Statement

Account Number 40 440 588 8
Page No. 5 of 5
Statement Period 01/01/2030 to 30/06/32

Direct Debit Code 12345 Reference No. 40 440 588 8
ONLINE STATEMENTS NOW AVAILABLE on our website
Login My Home Loans Home Registration

G & ST Management Super Pty Ltd ATF G
S Pds PI
FRENCHS FOREST NSW 2085

Security Documents in Custody & Insurance Summary

Registered Mortgages
AS328340T

Security Property
31 Astley Dr STRATHTULLOH VIC 3338

Title Reference
12081/409

Insurance Records

Property Insurance	Minimum Cover Required \$	Policy No.	Sum Insured \$	Expiry Date
31 Astley Dr STRATHTULLOH (Strata or Body)	4, 500, 000	VRSC19002097	4, 500, 000	01/01/2030

* If your policy has expired we may, in our sole discretion, take out insurance with an insurer to protect La Trobe Financial's interests as mortgagee and charge the insurance premium to your account.

Contents Insurance Nil
Private Health Cover Nil



Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Mortgage Help Team on our toll free national service number **1800 620 639**.

Renting, vacating property or changing address

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Insurance

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Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on **13 80 10** for more information. Our Loan Hotline is open 8.30am–5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on **13 80 10** for details.

Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code: 18309

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at www.latrobefinancial.com or upon request.

Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10

Email: customerresolution@latrobefinancial.com.au

Mail: La Trobe Financial

GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority

GPO Box 3, Melbourne, VIC 3001

More information?

For more information call us on 13 80 10, or visit our website www.latrobefinancial.com.