

# Statement of Account

## COMPLETE FREEDOM OFFSET



012

MR S M & MRS D L FLECKNOE  
12 HAVANNAH PLACE  
ILLAWONG NSW 2234

**Customer Enquiries** 133 700  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 476958396  
**Statement Period** 25/08/2018 to 24/02/2019  
**Statement No.** 5(page 1 of 6)

FLECKS FUTURE FUND PTY LTD ATF  
FLECKS FUTURE FUND SUPERANNUATION FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
56,859.50	+	12,967.99	-	13,739.19	=	56,088.30

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
25 AUG	OPENING BALANCE			56,859.50
27 AUG	MLC Limited 93205680	252.03		56,607.47
31 AUG	LOAN REPAYMENT S.211.0888353.00	300.00		56,307.47
31 AUG	QUICKSUPER QUICKSPR2249113078		281.71	56,589.18
31 AUG	PROPERTY NETWORK PROPERTY NETWORK L		1,110.58	57,699.76
07 SEP	LOAN REPAYMENT S.211.0888353.00	300.00		57,399.76
10 SEP	QANTAS ASSURE 1689548-99690084	391.86		57,007.90
14 SEP	LOAN REPAYMENT S.211.0888353.00	300.00		56,707.90
14 SEP	QUICKSUPER QUICKSPR2259186194		281.71	56,989.61
21 SEP	LOAN REPAYMENT S.211.0888353.00	300.00		56,689.61
25 SEP	MLC Limited 93205680	252.03		56,437.58
27 SEP	INTERNET WITHDRAWAL 27SEP 11:32 Inv 2485 - Watson St	2,326.50		54,111.08
28 SEP	LOAN REPAYMENT S.211.0888353.00	300.00		53,811.08
28 SEP	QUICKSUPER QUICKSPR2269015375		281.71	54,092.79
28 SEP	QUICKSUPER QUICKSPR2269015419		338.41	54,431.20
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			54,431.20

Transaction Details continued		Debit	Credit	Balance \$
				54,431.20
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>		1,068.16	55,499.36
01 OCT	SEAGULL SOLUTION			
	SEAGULL SOLUTIONS			55,199.36
05 OCT	LOAN REPAYMENT	300.00		
	S.211.0888353.00			54,807.50
10 OCT	Qantas Insurance	391.86		
	1689548-423193			54,507.50
12 OCT	LOAN REPAYMENT	300.00		
	S.211.0888353.00			54,673.04
12 OCT	MLC Limited		165.54	
	93205680			54,954.75
12 OCT	QUICKSUPER		281.71	
	QUICKSPR2279088645			54,654.75
19 OCT	LOAN REPAYMENT	300.00		
	S.211.0888353.00			54,568.26
25 OCT	MLC Limited	86.49		
	93205680			54,268.26
26 OCT	LOAN REPAYMENT	300.00		
	S.211.0888353.00			54,549.97
26 OCT	QUICKSUPER		281.71	
	QUICKSPR2289128754			54,874.90
26 OCT	QUICKSUPER		324.93	
	QUICKSPR2289128824			55,893.06
01 NOV	SEAGULL SOLUTION		1,018.16	
	SEAGULL SOLUTIONS			55,593.06
02 NOV	LOAN REPAYMENT	300.00		
	S.211.0888353.00			55,639.90
05 NOV	QUICKSUPER		46.84	
	QSUPER2296446198			55,339.90
09 NOV	LOAN REPAYMENT	300.00		
	S.211.0888353.00			55,621.61
09 NOV	QUICKSUPER		281.71	
	QUICKSPR2299295514			55,541.86
12 NOV	Qantas Insurance	79.75		
	1689548-1178809			55,212.31
15 NOV	TFR WDL BPAY INTERNET15NOV 12:51	329.55		
	TO QLD URBAN UTILITIES.101061716800008			54,912.31
16 NOV	LOAN REPAYMENT	300.00		
	S.211.0888353.00			54,612.31
23 NOV	LOAN REPAYMENT	300.00		
	S.211.0888353.00			54,894.02
23 NOV	QUICKSUPER		281.71	
	QUICKSPR2309438585			54,894.02
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			



**Account Number** 476958396  
**Statement Period** 25/08/2018 to 24/02/2019  
**Statement No.** 5(page 3 of 6)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			54,894.02
26 NOV	MLC Limited 93205680	86.49		54,807.53
30 NOV	LOAN REPAYMENT S.211.0888353.00	300.00		54,507.53
30 NOV	QUICKSUPER QUICKSPR2314277835		351.85	54,859.38
03 DEC	SEAGULL SOLUTION SEAGULL SOLUTIONS		1,161.98	56,021.36
04 DEC	QUICKSUPER QSUPER2317385768		230.15	56,251.51
07 DEC	LOAN REPAYMENT S.211.0888353.00	300.00		55,951.51
07 DEC	QUICKSUPER QUICKSPR2319513913		281.71	56,233.22
10 DEC	Qantas Insurance 1689548-1821284	79.75		56,153.47
14 DEC	LOAN REPAYMENT S.211.0888353.00	300.00		55,853.47
20 DEC	QUICKSUPER QUICKSPR2328707424		281.71	56,135.18
21 DEC	LOAN REPAYMENT S.211.0888353.00	300.00		55,835.18
21 DEC	QUICKSUPER QUICKSPR2329632448		502.65	56,337.83
27 DEC	MLC Limited 93205680	86.49		56,251.34
28 DEC	LOAN REPAYMENT S.211.0888353.00	300.00		55,951.34
02 JAN	SEAGULL SOLUTION SEAGULL SOLUTIONS		1,068.16	57,019.50
03 JAN	QUICKSUPER QSUPER2337209444		161.14	57,180.64
04 JAN	LOAN REPAYMENT S.211.0888353.00	300.00		56,880.64
07 JAN	QUICKSUPER QUICKSPR2338852594		281.71	57,162.35
10 JAN	Qantas Insurance 1689548-2555742	79.75		57,082.60
11 JAN	LOAN REPAYMENT S.211.0888353.00	300.00		56,782.60
18 JAN	LOAN REPAYMENT S.211.0888353.00	300.00		56,482.60
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			56,482.60

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			56,482.60
18 JAN	QUICKSUPER QUICKSPR2347194119		281.71	56,764.31
25 JAN	LOAN REPAYMENT S.211.0888353.00	300.00		56,464.31
25 JAN	MLC Limited 93205680	86.49		56,377.82
31 JAN	QUICKSUPER QUICKSPR2355404432		368.61	56,746.43
01 FEB	LOAN REPAYMENT S.211.0888353.00	300.00		56,446.43
01 FEB	QUICKSUPER QUICKSPR2356515788		281.71	56,728.14
01 FEB	SEAGULL SOLUTION SEAGULL SOLUTIONS		1,068.16	57,796.30
04 FEB	QUICKSUPER QSUPER2358824870		320.44	58,116.74
07 FEB	TFR WDL BPAY INTERNET07FEB 19:49 TO Lockyr Villy RC 12392163	993.90		57,122.84
08 FEB	LOAN REPAYMENT S.211.0888353.00	300.00		56,822.84
11 FEB	Qantas Insurance 1689548-3261646	79.75		56,743.09
14 FEB	TFR WDL BPAY INTERNET14FEB 16:13 TO QLD URBAN UTILITIES.101061716800008	336.50		56,406.59
15 FEB	LOAN REPAYMENT S.211.0888353.00	300.00		56,106.59
15 FEB	QUICKSUPER QUICKSPR2367012302		281.71	56,388.30
22 FEB	LOAN REPAYMENT S.211.0888353.00	300.00		56,088.30
24 FEB	<i>CLOSING BALANCE</i>			56,088.30

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00



Account Number 476958396  
 Statement Period 25/08/2018 to 24/02/2019  
 Statement No. 5(page 5 of 6)

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

**Summary of Transaction Fees 01/08/2018 TO 31/08/2018**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	3	3	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	2	2	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
<b>SUB TOTAL</b>	<b>5</b>	<b>5</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>5</b>	<b>5</b>	<b>0</b>		<b>0.00</b>

**Summary of Transaction Fees 01/09/2018 TO 30/09/2018 - No transactions carried out**

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 01/10/2018 TO 31/10/2018 - No transactions carried out**

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 01/11/2018 TO 30/11/2018 - No transactions carried out**

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Account Number 476958396  
 Statement Period 25/08/2018 to 24/02/2019  
 Statement No. 5(page 6 of 6)

**Summary of Transaction Fees 01/12/2018 TO 31/12/2018 - No transactions carried out**

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 01/01/2019 TO 31/01/2019 - No transactions carried out**

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St.George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**



**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



MR S M & MRS S L FLECKNOE  
12 HAVANNAH PLACE  
ILLAWONG NSW 2234

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0888353 00

**BSB/Acct ID No.** 112-911 088835300

**Statement Start Date** 10/12/2018

**Statement End Date** 09/06/2019

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**Loan Account**

FLECKS FUTURE FUND P/L ACN 152737650ATF FLECKS FUTURE FUND SUPERANNUATION FUND

**Account Summary as at 09 Jun 2019**

<b>Opening Balance</b> 176,620.46	+	<b>Interest Charge for the Period</b> \$3,245.53	+	<b>Total Debits excluding Interest</b> 25.00	-	<b>Total Credits</b> 7,800.00	=	<b>Closing Balance</b> 172,090.99
<b>Payments in Advance</b> \$6,596.00		<b>Contract Term Remaining</b> 27yrs 06mths		<b>Forecasted Term</b> 17yrs 02mths		<b>Interest Offset Benefit for Statement Period</b> \$1,591.67		<b>Annual Percentage Rate</b> 5.570%

**Repayment Details as at 09 Jun 2019**

<b>Monthly Repayment</b> \$1,076.00	<b>Monthly Repayment Due Date</b> due on the 9th	<b>Repayment Account</b> 476 958 396
<b>Additional Monthly Repayment</b> Fixed \$1,200.00	<b>Repayment Frequency</b> Weekly Every Friday	<b>Repayment Frequency Amount</b> \$300.00

AS AT 09 JUN 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$6,596.00.



**Bill Code: 808220**  
**Ref: 112911088835300**

\*\*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** S211 0888353 00  
**BSB/Acct ID No.** 112-911 088835300  
**Statement Start Date** 10/12/2018  
**Statement End Date** 09/06/2019  
**Page** 2 of 2

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
10 Dec 2018	<i>Opening Balance</i>			176,620.46
	Interest Rate 5.570% PA			
14 Dec 2018	REPAYMT A/C TFR		300.00	176,320.46
21 Dec 2018	REPAYMT A/C TFR		300.00	176,020.46
28 Dec 2018	REPAYMT A/C TFR		300.00	175,720.46
04 Jan 2019	REPAYMT A/C TFR		300.00	175,420.46
08 Jan 2019	INTEREST	566.36		175,986.82
08 Jan 2019	FULL OFFSET SERVICE FEE	5.00		175,991.82
11 Jan 2019	REPAYMT A/C TFR		300.00	175,691.82
18 Jan 2019	REPAYMT A/C TFR		300.00	175,391.82
25 Jan 2019	REPAYMT A/C TFR		300.00	175,091.82
01 Feb 2019	REPAYMT A/C TFR		300.00	174,791.82
08 Feb 2019	REPAYMT A/C TFR		300.00	174,491.82
08 Feb 2019	INTEREST	559.67		175,051.49
08 Feb 2019	FULL OFFSET SERVICE FEE	5.00		175,056.49
15 Feb 2019	REPAYMT A/C TFR		300.00	174,756.49
22 Feb 2019	REPAYMT A/C TFR		300.00	174,456.49
01 Mar 2019	REPAYMT A/C TFR		300.00	174,156.49
08 Mar 2019	REPAYMT A/C TFR		300.00	173,856.49
08 Mar 2019	INTEREST	503.56		174,360.05
08 Mar 2019	FULL OFFSET SERVICE FEE	5.00		174,365.05
15 Mar 2019	REPAYMT A/C TFR		300.00	174,065.05
22 Mar 2019	REPAYMT A/C TFR		300.00	173,765.05
29 Mar 2019	REPAYMT A/C TFR		300.00	173,465.05
05 Apr 2019	REPAYMT A/C TFR		300.00	173,165.05
08 Apr 2019	INTEREST	550.34		173,715.39
08 Apr 2019	FULL OFFSET SERVICE FEE	5.00		173,720.39
12 Apr 2019	REPAYMT A/C TFR		300.00	173,420.39
19 Apr 2019	REPAYMT A/C TFR		300.00	173,120.39
26 Apr 2019	REPAYMT A/C TFR		300.00	172,820.39
03 May 2019	REPAYMT A/C TFR		300.00	172,520.39
08 May 2019	INTEREST	525.74		173,046.13
08 May 2019	FULL OFFSET SERVICE FEE	5.00		173,051.13
10 May 2019	REPAYMT A/C TFR		300.00	172,751.13
17 May 2019	REPAYMT A/C TFR		300.00	172,451.13
24 May 2019	REPAYMT A/C TFR		300.00	172,151.13
31 May 2019	REPAYMT A/C TFR		300.00	171,851.13
07 Jun 2019	REPAYMT A/C TFR		300.00	171,551.13
08 Jun 2019	INTEREST	539.86		172,090.99
09 Jun 2019	<i>Closing Balance</i>			172,090.99

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.



Laidley  
20/8/19



# 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



MR S M & MRS S L FLECKNOE  
12 HAVANNAH PLACE  
ILLAWONG NSW 2234

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0888353 00

**BSB/Acct ID No.** 112-911 088835300

**Statement Start Date** 01/07/2018

**Statement End Date** 09/12/2018

**Page** 1 of 3

## Loan Account

FLECKS FUTURE FUND P/L ACN 152737650ATF FLECKS FUTURE FUND SUPERANNUATION FUND

### Account Summary as at 09 Dec 2018

<b>Opening Balance</b> 180,127.25	+	<b>Interest Charge for the Period</b> \$3,363.21	+	<b>Total Debits excluding Interest</b> 30.00	-	<b>Total Credits</b> 6,900.00	=	<b>Closing Balance</b> 176,620.46
<b>Payments in Advance</b> \$5,277.00		<b>Contract Term Remaining</b> 28yrs 00mths		<b>Forecasted Term</b> 17yrs 11mths		<b>Interest Offset Benefit for Statement Period</b> \$1,554.69		<b>Annual Percentage Rate</b> 5.570%

### Repayment Details as at 09 Dec 2018

**Monthly Repayment**  
\$1,076.00

**Monthly Repayment Due Date**  
due on the 9th

**Repayment Account**  
476 958 396

**Additional Monthly Repayment**  
Fixed \$1,200.00

**Repayment Frequency**  
Weekly  
Every Friday

**Repayment Frequency Amount**  
\$300.00

AS AT 09 DEC 2018 YOUR REPAYMENTS WERE IN ADVANCE BY \$5,277.00.



**Billers Code: 808220**  
**Ref: 112911088835300**

\*\*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 S211 0888353 00

BSB/Acct ID No. 112-911 088835300

Statement Start Date 01/07/2018

Statement End Date 09/12/2018

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
				180,127.25
01 Jul 2018	Opening Balance Interest Rate 5.430% PA			
06 Jul 2018	REPAYMT A/C TFR	549.66		179,827.25
08 Jul 2018	INTEREST	5.00	300.00	180,376.91
08 Jul 2018	FULL OFFSET SERVICE FEE		300.00	180,381.91
13 Jul 2018	REPAYMT A/C TFR		300.00	180,081.91
20 Jul 2018	REPAYMT A/C TFR		300.00	179,781.91
27 Jul 2018	REPAYMT A/C TFR		300.00	179,481.91
03 Aug 2018	REPAYMT A/C TFR	563.94		179,181.91
08 Aug 2018	INTEREST	5.00		179,745.85
08 Aug 2018	FULL OFFSET SERVICE FEE		300.00	179,750.85
10 Aug 2018	REPAYMT A/C TFR		300.00	179,450.85
17 Aug 2018	REPAYMT A/C TFR		300.00	179,150.85
24 Aug 2018	REPAYMT A/C TFR		300.00	178,850.85
31 Aug 2018	REPAYMT A/C TFR		300.00	178,550.85
07 Sep 2018	REPAYMT A/C TFR	559.94		178,250.85
08 Sep 2018	INTEREST	5.00		178,810.79
08 Sep 2018	FULL OFFSET SERVICE FEE		300.00	178,815.79
14 Sep 2018	REPAYMT A/C TFR			178,515.79
19 Sep 2018	INTEREST RATE CHANGE TO 5.57% PA			178,515.79
21 Sep 2018	REPAYMT A/C TFR		300.00	178,215.79
28 Sep 2018	REPAYMT A/C TFR		300.00	177,915.79
05 Oct 2018	REPAYMT A/C TFR		300.00	177,615.79
08 Oct 2018	INTEREST	554.31		177,315.79
08 Oct 2018	FULL OFFSET SERVICE FEE	5.00		178,170.10
12 Oct 2018	REPAYMT A/C TFR		300.00	178,175.10
19 Oct 2018	REPAYMT A/C TFR		300.00	177,875.10
26 Oct 2018	REPAYMT A/C TFR		300.00	177,575.10
02 Nov 2018	REPAYMT A/C TFR		300.00	177,275.10
08 Nov 2018	INTEREST	579.28		176,975.10
08 Nov 2018	FULL OFFSET SERVICE FEE	5.00		177,554.38
09 Nov 2018	REPAYMT A/C TFR		300.00	177,559.38
16 Nov 2018	REPAYMT A/C TFR		300.00	177,259.38
23 Nov 2018	REPAYMT A/C TFR		300.00	176,959.38
30 Nov 2018	REPAYMT A/C TFR		300.00	176,659.38
07 Dec 2018	REPAYMT A/C TFR		300.00	176,359.38
08 Dec 2018	INTEREST	556.08		176,059.38
08 Dec 2018	FULL OFFSET SERVICE FEE	5.00		176,615.46
09 Dec 2018	Closing Balance			176,620.46



# HOME LOAN

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

**Loan Acct Number** S211 0888353 00

**BSB/Acct ID No.** 112-911 088835300

**Statement Start Date** 01/07/2018

**Statement End Date** 09/12/2018

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Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au). To discuss your specific insurance needs, contact your current insurer or visit your local branch.









### Account Details

Account Maintenance on loan accounts is undertaken daily between 9pm-8am. Transfers to and from loan accounts may be unavailable during these hours.

<b>Residential Loan</b>		<b>-\$178,815.79</b>
BSB 112-911 Acc S211 088 835 300		Available balance: <b>\$4,224.00</b>
Account Type	<b>Residential Loan</b>	
Loan Category	<b>Residential Investment</b>	
Interest rate type	<b>Variable rate</b>	
Interest Rate	<b>5.43% p.a.</b>	
Repayment type	<b>Principal and Interest</b>	
<b>Loan Information</b>		
Payment Cycle	<b>Weekly</b>	
Last Payment Amount	<b>\$300.00 paid on 07/09/2018</b>	
Next Repayment Amount	<b>\$300.00 due on 14/09/2018</b>	
Repayment Account	<b>476 958 396</b>	
Payment in Advance Amount	<b>\$5,734.00</b>	
Interest Charged Last Financial Year (01/07/2017 - 30/06/2018)	<b>\$6,957.95</b>	
Interest Charged To Date (01/07/2018 - to date)	<b>\$1,673.54</b>	
Remaining Contract Term	<b>28 years 4 months</b>	
Forecasted Term	<b>18 years 0 months</b>	

The current balance shown is not your payout figure, as it does not include accrued interest or charges. If you wish to pay out your loan in full, please contact our Customer Contact Centre on 133 707, 8 AM to 8 PM AEST, seven days.

### Transaction History

Last 30 days

Date	Description	Debit	Credit	Balance
	Closing Balance			-\$178,815.79
08/09/2018	Offset Serv Fee	\$5.00		-\$178,815.79
08/09/2018	Admin Fee		\$0.00	-\$178,810.79
08/09/2018	Interest	\$559.94		-\$178,810.79
07/09/2018	Repaymt A/C Tfr		\$300.00	-\$178,250.85
31/08/2018	Repaymt A/C Tfr		\$300.00	-\$178,550.85
24/08/2018	Repaymt A/C Tfr		\$300.00	-\$178,850.85
17/08/2018	Repaymt A/C Tfr		\$300.00	-\$179,150.85
10/08/2018	Repaymt A/C Tfr		\$300.00	-\$179,450.85
	Opening Balance			-\$179,750.85

\* **Note:** This record does not show transactions that have not yet been processed by the Bank. If this record shows an overdrawn, or over the limit amount, payment should be made immediately.

Electronic transactions may appear in a different order after the Bank has completed processing them.

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Account Debit

Account Debit - 10/1/2017

Account Credit

Account Credit - 10/1/2017

Account Debit

Account Debit - 10/1/2017

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Account Debit - 10/1/2017



**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



MR S M & MRS S L FLECKNOE  
12 HAVANNAH PLACE  
ILLAWONG NSW 2234

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0888353 00

**BSB/Acct ID No.** 112-911 088835300

**Statement Start Date** 10/06/2019

**Statement End Date** 30/06/2019

**Page** 1 of 2

**Loan Account**

FLECKS FUTURE FUND P/L ACN 152737650ATF FLECKS FUTURE FUND SUPERANNUATION FUND

**Account Summary as at 30 Jun 2019**

<b>Opening Balance</b> 172,090.99	+	<b>Interest Charge for the Period</b> \$0.00	+	<b>Total Debits excluding Interest</b> 0.00	-	<b>Total Credits</b> 900.00	=	<b>Closing Balance</b> 171,190.99
<b>Payments in Advance</b> \$7,496.00		<b>Contract Term Remaining</b> 27yrs 06mths		<b>Forecasted Term</b> 16yrs 07mths		<b>Interest Offset Benefit for Statement Period</b> \$0.00		<b>Annual Percentage Rate</b> 5.370%

**Repayment Details as at 30 Jun 2019**

<b>Monthly Repayment</b> \$1,076.00	<b>Monthly Repayment Due Date</b> due on the 9th	<b>Repayment Account</b> 476 958 396
<b>Additional Monthly Repayment</b> Fixed \$1,200.00	<b>Repayment Frequency</b> Weekly Every Friday	<b>Repayment Frequency Amount</b> \$300.00

AS AT 30 JUN 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$7,496.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$6,608.74.



**Bill Code: 808220**  
**Ref: 112911088835300**

\*\*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** S211 0888353 00

**BSB/Acct ID No.** 112-911 088835300

**Statement Start Date** 10/06/2019

**Statement End Date** 30/06/2019

**Page** 2 of 2

**Transaction Details**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Loan Balance</b>
10 Jun 2019	<i>Opening Balance</i> Interest Rate 5.570% PA			172,090.99
14 Jun 2019	REPAYMT A/C TFR		300.00	171,790.99
18 Jun 2019	INTEREST RATE CHANGE TO 5.37% PA			171,790.99
21 Jun 2019	REPAYMT A/C TFR		300.00	171,490.99
28 Jun 2019	REPAYMT A/C TFR		300.00	171,190.99
30 Jun 2019	<i>Closing Balance</i>			171,190.99