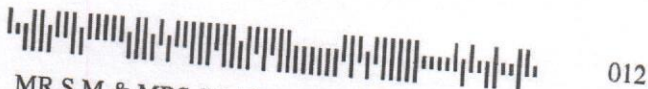


Statement of Account
HOME LOAN

Laidley
20/8/19



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 \$211 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

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



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 01/07/2018

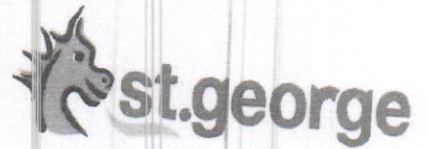
Statement End Date 09/12/2018

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2018	Opening Balance Interest Rate 5.430% PA			180,127.25
06 Jul 2018	REPAYMT A/C TFR		300.00	179,827.25
08 Jul 2018	INTEREST	549.66		180,376.91
08 Jul 2018	FULL OFFSET SERVICE FEE	5.00		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		300.00	179,181.91
08 Aug 2018	INTEREST	563.94		179,745.85
08 Aug 2018	FULL OFFSET SERVICE FEE	5.00		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		300.00	178,250.85
08 Sep 2018	INTEREST	559.94		178,810.79
08 Sep 2018	FULL OFFSET SERVICE FEE	5.00		178,815.79
14 Sep 2018	REPAYMT A/C TFR		300.00	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		178,170.10
08 Oct 2018	FULL OFFSET SERVICE FEE	5.00		178,175.10
12 Oct 2018	REPAYMT A/C TFR		300.00	177,875.10
19 Oct 2018	REPAYMT A/C TFR		300.00	177,575.10
26 Oct 2018	REPAYMT A/C TFR		300.00	177,275.10
02 Nov 2018	REPAYMT A/C TFR		300.00	176,975.10
08 Nov 2018	INTEREST	579.28		177,554.38
08 Nov 2018	FULL OFFSET SERVICE FEE	5.00		177,559.38
09 Nov 2018	REPAYMT A/C TFR		300.00	177,259.38
16 Nov 2018	REPAYMT A/C TFR		300.00	176,959.38
23 Nov 2018	REPAYMT A/C TFR		300.00	176,659.38
30 Nov 2018	REPAYMT A/C TFR		300.00	176,359.38
07 Dec 2018	REPAYMT A/C TFR		300.00	176,059.38
08 Dec 2018	INTEREST	556.08		176,615.46
08 Dec 2018	FULL OFFSET SERVICE FEE	5.00		176,620.46
09 Dec 2018	Closing Balance			176,620.46

HOME LOAN



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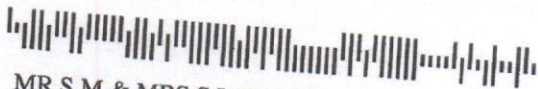
Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's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



**Statement of Account
HOME LOAN**



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



012

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

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(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

Page 1 of 2

Loan Account

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

Account Summary as at 09 Jun 2019

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

Repayment Details as at 09 Jun 2019

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



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.

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	Opening Balance			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	Closing Balance			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.

Statement of Account HOME LOAN



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Loan Acct Number \$211 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

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

Repayment Details as at 30 Jun 2019

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 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).

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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

Date	Transaction Description	Debit	Credit	Loan Balance
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