

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

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

Loan Acct Number S411 0719314 00

BSB/Acct ID No. 114-911 071931400

Statement Start Date 17/09/2021


Statement End Date 16/03/2022

Page 1 of 3

Loan Account

T & D CARTER PTY LTD ATF TR & DA CARTER SUPER FUND

Account Summary as at 16 Mar 2022

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	220,000.00	+	\$2,886.87	+	56.00	-	2,942.87	=	220,000.00
			Contract Term Remaining				Interest Offset Benefit for Statement Period		Annual Percentage Rate
			26yrs 00mths				\$3,833.43		6.160%

Repayment Details as at 16 Mar 2022

Monthly Repayment
 \$1,158.99

Monthly Repayment Due Date
 due on the 16th



Biller Code: 808220
Ref: 114911071931400

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 S411 0719314 00

BSB/Acct ID No. 114-911 071931400

Statement Start Date 17/09/2021

Statement End Date 16/03/2022

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
17 Sep 2021	Opening Balance Interest Rate 6.160% PA			220,000.00
15 Oct 2021	INTEREST	481.44		220,481.44
15 Oct 2021	LOAN ACCOUNT FEE	12.00		220,493.44
16 Oct 2021	OUTWARD D/E		493.44	220,000.00
15 Nov 2021	INTEREST	497.49		220,497.49
15 Nov 2021	LOAN ACCOUNT FEE	12.00		220,509.49
16 Nov 2021	OUTWARD D/E		509.49	220,000.00
15 Dec 2021	INTEREST	481.44		220,481.44
15 Dec 2021	LOAN ACCOUNT FEE	8.00		220,489.44
16 Dec 2021	OUTWARD D/E		489.44	220,000.00
15 Jan 2022	INTEREST	497.49		220,497.49
15 Jan 2022	LOAN ACCOUNT FEE	8.00		220,505.49
16 Jan 2022	OUTWARD D/E		505.49	220,000.00
15 Feb 2022	INTEREST	497.49		220,497.49
15 Feb 2022	LOAN ACCOUNT FEE	8.00		220,505.49
16 Feb 2022	OUTWARD D/E		505.49	220,000.00
15 Mar 2022	INTEREST	431.52		220,431.52
15 Mar 2022	LOAN ACCOUNT FEE	8.00		220,439.52
16 Mar 2022	OUTWARD D/E		439.52	220,000.00
16 Mar 2022	Closing Balance			220,000.00

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at stgeorge.com.au/personal/home-loans or by calling 13 33 30.

A reminder to check with your insurer that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: moneysmart.gov.au. If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your current insurer, body corporate, or visit stgeorge.com.au/building-insurance

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Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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Loan Acct Number S411 0719314 00

BSB/Acct ID No. 114-911 071931400

Statement Start Date 01/07/2021


Statement End Date 16/09/2021

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Loan Account

T & D CARTER PTY LTD ATF TR & DA CARTER SUPER FUND

Account Summary as at 16 Sep 2021

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	220,000.00	+	\$1,476.42	+	36.00	-	1,512.42	=	220,000.00
			Contract Term Remaining				Interest Offset Benefit for Statement Period		Annual Percentage Rate
			26yrs 06mths				\$1,939.42		6.160%

Repayment Details as at 16 Sep 2021

Monthly Repayment
 \$1,125.86

Monthly Repayment Due Date
 due on the 16th



Biller Code: 808220
Ref: 114911071931400

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 S411 0719314 00

BSB/Acct ID No. 114-911 071931400

Statement Start Date 01/07/2021

Statement End Date 16/09/2021

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 6.160% PA			220,000.00
15 Jul 2021	INTEREST	481.44		220,481.44
15 Jul 2021	ADMIN FEE	12.00		220,493.44
16 Jul 2021	OUTWARD D/E		493.44	220,000.00
15 Aug 2021	INTEREST	497.49		220,497.49
15 Aug 2021	ADMIN FEE	12.00		220,509.49
16 Aug 2021	OUTWARD D/E		509.49	220,000.00
15 Sep 2021	INTEREST	497.49		220,497.49
15 Sep 2021	ADMIN FEE	12.00		220,509.49
16 Sep 2021	OUTWARD D/E		509.49	220,000.00
16 Sep 2021	<i>Closing Balance</i>			220,000.00

From 31/03/2021 no fees apply for duplicate or interim statements, copies of cheques or documents.

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BSB/Acct ID No. 114-911 071931400

Statement Start Date 17/03/2022


Statement End Date 30/06/2022

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Loan Account

T & D CARTER PTY LTD ATF TR & DA CARTER SUPER FUND

Account Summary as at 30 Jun 2022

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	220,000.00	+	\$1,258.56	+	24.00	-	1,282.56	=	220,000.00
			Contract Term Remaining				Interest Offset Benefit for Statement Period		Annual Percentage Rate
			25yrs 09mths				\$2,202.49		6.910%

Repayment Details as at 30 Jun 2022

Monthly Repayment
 \$1,242.41

Monthly Repayment Due Date
 due on the 16th

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$5,621.85.



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Ref: 114911071931400

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Statement Start Date 17/03/2022

Statement End Date 30/06/2022

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
17 Mar 2022	Opening Balance Interest Rate 6.160% PA			220,000.00
15 Apr 2022	INTEREST	418.54		220,418.54
15 Apr 2022	LOAN ACCOUNT FEE	8.00		220,426.54
16 Apr 2022	OUTWARD D/E		426.54	220,000.00
15 May 2022	INTEREST	405.04		220,405.04
15 May 2022	LOAN ACCOUNT FEE	8.00		220,413.04
16 May 2022	OUTWARD D/E		413.04	220,000.00
17 May 2022	INTEREST RATE CHANGE TO 6.41% PA			220,000.00
15 Jun 2022	INTEREST	434.98		220,434.98
15 Jun 2022	LOAN ACCOUNT FEE	8.00		220,442.98
16 Jun 2022	OUTWARD D/E		442.98	220,000.00
21 Jun 2022	INTEREST RATE CHANGE TO 6.91% PA			220,000.00
30 Jun 2022	Closing Balance			220,000.00

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Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001