



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 S211 0998288 00

BSB/Acct ID No. 112-911 099828800

Statement Start Date 01/07/2022


Statement End Date 08/09/2022

Page 1 of 2

Loan Account

DUBE INVESTMENTS SUPER FUND P/L ACN 160134734 ATF DUBE INVESTMENTS

Account Summary as at 08 Sep 2022

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	259,984.90	+	\$3,358.46	+	0.00	-	5,036.00	=	258,307.36
			Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
			21yrs 00mths		21yrs 00mths		\$455.88		6.520%

Repayment Details as at 08 Sep 2022

Monthly Repayment \$1,809.00	Monthly Repayment Due Date due on the 8th	Repayment Account 449 730 741
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00



Bill Code: 808220
Ref: 112911099828800

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.

Electronic Statement

Loan Acct Number S211 0998288 00

BSB/Acct ID No. 112-911 099828800

Statement Start Date 01/07/2022

Statement End Date 08/09/2022

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	Opening Balance Interest Rate 5.520% PA			259,984.90
07 Jul 2022	INTEREST	999.20		260,984.10
08 Jul 2022	REPAYMT A/C TFR		1,641.00	259,343.10
20 Jul 2022	INTEREST RATE CHANGE TO 6.02% PA			259,343.10
07 Aug 2022	INTEREST	1,131.17		260,474.27
08 Aug 2022	REPAYMT A/C TFR		1,661.00	258,813.27
18 Aug 2022	INTEREST RATE CHANGE TO 6.52% PA			258,813.27
07 Sep 2022	INTEREST	1,228.09		260,041.36
08 Sep 2022	REPAYMT A/C TFR		1,734.00	258,307.36
08 Sep 2022	Closing Balance			258,307.36

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

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

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Page 1 of 3

Loan Account

DUBE INVESTMENTS SUPER FUND P/L ACN 160134734 ATF DUBE INVESTMENTS

Account Summary as at 08 Mar 2023

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	258,307.36	+	\$8,407.19	+	0.00	-	11,780.00	=	254,934.55
			Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
			20yrs 06mths		20yrs 06mths		\$1,106.29		8.020%

Repayment Details as at 08 Mar 2023

Monthly Repayment
\$2,080.00

Monthly Repayment Due Date
due on the 8th

Repayment Account
449 730 741

Additional Monthly Repayment
\$0.00

Repayment Frequency
Monthly

Repayment Frequency Amount
\$0.00



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Phone Banking Plus
☎ 13 33 22

Loan Acct Number S211 0998288 00


BSB/Acct ID No. 112-911 099828800

Statement Start Date 09/09/2022

Statement End Date 08/03/2023

Page 2 of 3

Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
09 Sep 2022	<i>Opening Balance</i> Interest Rate 6.520% PA			258,307.36
20 Sep 2022	INTEREST RATE CHANGE TO 7.02% PA			258,307.36
07 Oct 2022	INTEREST	1,275.88		259,583.24
08 Oct 2022	REPAYMT A/C TFR		1,809.00	257,774.24
18 Oct 2022	INTEREST RATE CHANGE TO 7.27% PA			257,774.24
07 Nov 2022	INTEREST	1,393.20		259,167.44
08 Nov 2022	REPAYMT A/C TFR		1,885.00	257,282.44
15 Nov 2022	INTEREST RATE CHANGE TO 7.52% PA			257,282.44
07 Dec 2022	INTEREST	1,395.02		258,677.46
08 Dec 2022	REPAYMT A/C TFR		1,963.00	256,714.46
20 Dec 2022	INTEREST RATE CHANGE TO 7.77% PA			256,714.46
07 Jan 2023	INTEREST	1,477.98		258,192.44
08 Jan 2023	REPAYMT A/C TFR		2,002.00	256,190.44
07 Feb 2023	INTEREST	1,493.00		257,683.44
08 Feb 2023	REPAYMT A/C TFR		2,041.00	255,642.44
21 Feb 2023	INTEREST RATE CHANGE TO 8.02% PA			255,642.44
07 Mar 2023	INTEREST	1,372.11		257,014.55
08 Mar 2023	REPAYMT A/C TFR		2,080.00	254,934.55
08 Mar 2023	<i>Closing Balance</i>			254,934.55

Remember to check 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 insurer or body corporate.

From 20 February 2023, home loans with overdue amounts will not be charged default interest.



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Page 3 of 3

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Loan Account

DUBE INVESTMENTS SUPER FUND P/L ACN 160134734 ATF DUBE INVESTMENTS

Account Summary as at 30 Jun 2023

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	254,934.55	+	\$4,723.68	+	0.00	-	6,353.00	=	253,305.23
			Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
			20yrs 03mths		20yrs 03mths		\$594.86		8.770%

Repayment Details as at 30 Jun 2023

Monthly Repayment \$2,155.00	Monthly Repayment Due Date due on the 8th	Repayment Account 449 730 741
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2023 IS \$16,489.33.



Bill Code: 808220
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Statement Start Date 09/03/2023

Statement End Date 30/06/2023

Page 2 of 2

Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
09 Mar 2023	<i>Opening Balance</i> Interest Rate 8.020% PA			254,934.55
21 Mar 2023	INTEREST RATE CHANGE TO 8.27% PA			254,934.55
07 Apr 2023	INTEREST	1,572.54		256,507.09
08 Apr 2023	REPAYMT A/C TFR		2,080.00	254,427.09
07 May 2023	INTEREST	1,534.72		255,961.81
08 May 2023	REPAYMT A/C TFR		2,118.00	253,843.81
16 May 2023	INTEREST RATE CHANGE TO 8.52% PA			253,843.81
07 Jun 2023	INTEREST	1,618.16		255,461.97
07 Jun 2023	INT ADJUSTMENT		1.74	255,460.23
08 Jun 2023	REPAYMT A/C TFR		2,155.00	253,305.23
20 Jun 2023	INTEREST RATE CHANGE TO 8.77% PA			253,305.23
30 Jun 2023	<i>Closing Balance</i>			253,305.23

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