

**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



015

MATTHEW PATON JAMIESON  
UNIT 34  
56 PIRRAMA ROAD  
PYRMONT NSW 2009

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

**Loan Acct Number** S211 0869275 00

**BSB/Acct ID No.** 112-911 086927500

**Statement Start Date** 25/05/2020

**Statement End Date** 30/06/2020

**Page** 1 of 2

**Loan Account**

MP JAMIESON P/L ACN 30701171832 ATF JAMIESON SUPER FUND

**Account Summary as at 30 Jun 2020**

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
240,506.85	+	\$1,199.04	+	12.00	-	1,932.00	=	239,785.89
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$65,115.00		25yrs 11mths		16yrs 02mths		\$0.00		5.870%

**Repayment Details as at 30 Jun 2020**

**Monthly Repayment**  
\$1,932.00

**Monthly Repayment Due Date**  
due on the 24th

AS AT 30 JUN 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$65,115.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2020 IS \$14,994.44.



**Bill Code: 808220**  
**Ref: 112911086927500**

\*\*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 0869275 00

BSB/Acct ID No. 112-911 086927500

Statement Start Date 25/05/2020

Statement End Date 30/06/2020

Page 2 of 2

**Phone Banking Plus**

**☎ 13 33 22**

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**Transaction Details**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Loan Balance</b>
25 May 2020	<i>Opening Balance</i> Interest Rate 5.870% PA			240,506.85
23 Jun 2020	INTEREST	1,199.04		241,705.89
23 Jun 2020	ADMIN FEE	12.00		241,717.89
24 Jun 2020	OUTWARD D/E		1,932.00	239,785.89
30 Jun 2020	<i>Closing Balance</i>			239,785.89

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**Loan Acct Number** S211 0869275 00

**BSB/Acct ID No.** 112-911 086927500

**Statement Start Date** 25/11/2019

**Statement End Date** 24/05/2020

**Page** 1 of 2

### Loan Account

MP JAMIESON P/L ACN 30701171832 ATF JAMIESON SUPER FUND

### Account Summary as at 24 May 2020

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
245,009.00	+	\$7,307.85	+	72.00	-	11,882.00	=	240,506.85
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$65,115.00		26yrs 00mths		16yrs 03mths		\$0.00		5.870%

### Repayment Details as at 24 May 2020

**Monthly Repayment**  
 \$1,932.00

**Monthly Repayment Due Date**  
 due on the 24th

AS AT 24 MAY 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$65,115.00.



**Bill Code: 808220**  
**Ref: 112911086927500**

\*\*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 0869275 00

BSB/Acct ID No. 112-911 086927500

Statement Start Date 25/11/2019

Statement End Date 24/05/2020

Page 2 of 2

**Phone Banking Plus**  
**☎ 13 33 22**

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
25 Nov 2019	<i>Opening Balance</i> Interest Rate 6.120% PA			245,009.00
23 Dec 2019	INTEREST	1,232.43		246,241.43
23 Dec 2019	ADMIN FEE	12.00		246,253.43
24 Dec 2019	OUTWARD D/E		1,990.00	244,263.43
23 Jan 2020	INTEREST	1,269.63		245,533.06
23 Jan 2020	ADMIN FEE	12.00		245,545.06
24 Jan 2020	OUTWARD D/E		1,990.00	243,555.06
23 Feb 2020	INTEREST	1,265.95		244,821.01
23 Feb 2020	ADMIN FEE	12.00		244,833.01
24 Feb 2020	OUTWARD D/E		1,990.00	242,843.01
17 Mar 2020	INTEREST RATE CHANGE TO 5.87% PA			242,843.01
23 Mar 2020	INTEREST	1,169.17		244,012.18
23 Mar 2020	ADMIN FEE	12.00		244,024.18
24 Mar 2020	OUTWARD D/E		1,990.00	242,034.18
23 Apr 2020	INTEREST	1,206.66		243,240.84
23 Apr 2020	ADMIN FEE	12.00		243,252.84
24 Apr 2020	OUTWARD D/E		1,990.00	241,262.84
23 May 2020	INTEREST	1,164.01		242,426.85
23 May 2020	ADMIN FEE	12.00		242,438.85
24 May 2020	OUTWARD D/E		1,932.00	240,506.85
24 May 2020	<i>Closing Balance</i>			240,506.85

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 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0869275 00

**BSB/Acct ID No.** 112-911 086927500

**Statement Start Date** 01/07/2019

**Statement End Date** 24/11/2019

**Page** 1 of 2

### Loan Account

MP JAMIESON P/L ACN 30701171832 ATF JAMIESON SUPER FUND

### Account Summary as at 24 Nov 2019

<b>Opening Balance</b>	248,721.45	+	<b>Interest Charge for the Period</b>	\$6,487.55	+	<b>Total Debits excluding Interest</b>	60.00	-	<b>Total Credits</b>	10,260.00	=	<b>Closing Balance</b>	245,009.00
<b>Payments in Advance</b>	\$65,115.00		<b>Contract Term Remaining</b>	26yrs 06mths		<b>Forecasted Term</b>	16yrs 05mths		<b>Interest Offset Benefit for Statement Period</b>	\$0.00		<b>Annual Percentage Rate</b>	6.120%

### Repayment Details as at 24 Nov 2019

**Monthly Repayment**  
 \$1,990.00

**Monthly Repayment Due Date**  
 due on the 24th

AS AT 24 NOV 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$65,115.00.



**Bill Code: 808220**  
**Ref: 112911086927500**

\*\*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 0869275 00

BSB/Acct ID No. 112-911 086927500

Statement Start Date 01/07/2019

Statement End Date 24/11/2019

Page 2 of 2

**Phone Banking Plus**

**☎ 13 33 22**

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 6.470% PA			248,721.45
16 Jul 2019	INTEREST RATE CHANGE TO 6.27% PA			248,721.45
23 Jul 2019	INTEREST	1,311.37		250,032.82
23 Jul 2019	ADMIN FEE	12.00		250,044.82
24 Jul 2019	OUTWARD D/E		2,114.00	247,930.82
23 Aug 2019	INTEREST	1,320.28		249,251.10
23 Aug 2019	ADMIN FEE	12.00		249,263.10
24 Aug 2019	OUTWARD D/E		2,068.00	247,195.10
23 Sep 2019	INTEREST	1,316.36		248,511.46
23 Sep 2019	ADMIN FEE	12.00		248,523.46
24 Sep 2019	OUTWARD D/E		2,026.00	246,497.46
16 Oct 2019	INTEREST RATE CHANGE TO 6.12% PA			246,497.46
23 Oct 2019	INTEREST	1,262.20		247,759.66
23 Oct 2019	ADMIN FEE	12.00		247,771.66
24 Oct 2019	OUTWARD D/E		2,026.00	245,745.66
23 Nov 2019	INTEREST	1,277.34		247,023.00
23 Nov 2019	ADMIN FEE	12.00		247,035.00
24 Nov 2019	OUTWARD D/E		2,026.00	245,009.00
24 Nov 2019	<i>Closing Balance</i>			245,009.00

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.

A reminder you should periodically check with your insurer that the insurance on your property has adequate cover as your mortgage terms require you to fully insure your property. Find out more at the Australian Securities and Investments Commission website, [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title you may be covered by body corporate insurance. To discuss your specific insurance needs, contact your current insurer, body corporate or contact us.

26 March 2020

St. George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714  
4 - 16 Montgomery St  
Kogarah NSW 2217  
[www.stgeorge.com.au](http://www.stgeorge.com.au)



015

Matthew Paton Jamieson  
Unit 34  
56 Pirrama Road  
PYRMONT NSW 2009

### Your home loan rate has changed

Dear Customer,

We value your business and thank you for choosing us to take care of your home lending needs.

#### Important Information Regarding Your Loan Account: S.211.0869275.00

We recently reviewed our home lending rates and this resulted in a reduction to your variable rate. Your St. George Super Fund Variable Rate home loan S.211.0869275.00 new rate is 5.87% p.a, effective 17 March 2020, and as a result we are adjusting your minimum repayment amount.

#### NEW MINIMUM MONTHLY REPAYMENT REQUIREMENT

Loan Repayment	\$1,920.00
Monthly Administration Fee on your Home Loan	\$12.00
<b>Minimum Monthly Repayment</b>	<b>\$1,932.00</b>

Your minimum monthly repayment is calculated on the current limit of the loan rather than balance. Note, if you currently have a nil balance, your new repayment amount stated would only apply if you redraw from your loan.

Your new monthly repayments commence after 24 April 2020. Repayments will continue to be deducted from your nominated account.

If you have switched to another home loan product since 17 March 2020, please ignore this letter, as you will receive separate, written confirmation about the product switch and minimum monthly repayment.

If you're registered for Internet Banking, you can view your current home loan rate by logging on to Internet or Mobile Banking, and then checking the Account Details of your Home Loan. To register for Internet Banking<sup>1</sup>, please contact us.

For further information about this interest rate change, please visit [stgeorge.com.au/interestratenews](http://stgeorge.com.au/interestratenews) or call our Customer Care team on 13 33 30, 8am to 8pm (EST), Monday to Friday.

<sup>1</sup>Your use of Internet Banking is subject to our Terms and Conditions for Internet Banking and Phone Banking. This information does not take your personal objectives, circumstances or needs into account. Before making a decision, you should read the Terms and Conditions and consider if it is right for you.

Thank you for choosing St.George for your home loan.

Yours sincerely,

Ross Miller

Ross Miller  
General Manager St.George Retail

24 July 2019

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#### NEW MINIMUM MONTHLY REPAYMENT REQUIREMENT

<b>Loan Repayment</b>	<b>\$2,014.00</b>
<b>Monthly Administration Fee on your Home Loan</b>	<b>\$12.00</b>
<b>Minimum Monthly Repayment</b>	<b>\$2,026.00</b>

Your minimum monthly repayment is calculated on the current limit of the loan rather than balance. Note, if you currently have a nil balance, your new repayment amount stated would only apply if you redraw from your loan.

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\*As advertised in the "The Australian" newspaper on 16 July 2019.

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Yours sincerely,

Ross Miller

Ross Miller  
General Manager St.George Retail

23 October 2019

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#### NEW MINIMUM MONTHLY REPAYMENT REQUIREMENT

<b>Loan Repayment</b>	<b>\$1,978.00</b>
<b>Monthly Administration Fee on your Home Loan</b>	<b>\$12.00</b>
<b>Minimum Monthly Repayment</b>	<b>\$1,990.00</b>

Your minimum monthly repayment is calculated on the current limit of the loan rather than balance. Note, if you currently have a nil balance, your new repayment amount stated would only apply if you redraw from your loan.

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