

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



004

MR H DAI & MRS Y J JIANG
18 COONEY STREET
NORTH RYDE NSW 2113

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

Loan Acct Number S211 8907424 00

BSB/Acct ID No. 112-911 890742400

Statement Start Date 20/02/2021

Statement End Date 30/06/2021

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Loan Account

VTECH SMSF PTY LTD ATF VTECH SUPERANNUATION FUND

Account Summary as at 30 Jun 2021

Opening Balance	Interest Charge for the Period	Total Debits excluding Interest	Total Credits	Closing Balance
161,128.11	+ \$2,679.45	+ 48.00	- 4,760.00	= 159,095.56
Payments in Advance	Contract Term Remaining	Forecasted Term	Interest Offset Benefit for Statement Period	Annual Percentage Rate
\$1,488.00	19yrs 02mths	18yrs 06mths	\$414.70	5.870%

Repayment Details as at 30 Jun 2021

Monthly Repayment \$0.00	Monthly Repayment Due Date due on the 19th	Repayment Account 466 241 738
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$1,488.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2021 IS \$8,392.68.



Billers Code: 808220
Ref: 112911890742400

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 8907424 00

BSB/Acct ID No. 112-911 890742400

Statement Start Date 20/02/2021

Statement End Date 30/06/2021

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
20 Feb 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			161,128.11
18 Mar 2021	INTEREST	629.16		161,757.27
18 Mar 2021	ADMIN FEE	12.00		161,769.27
19 Mar 2021	REPAYMT A/C TFR		1,190.00	160,579.27
18 Apr 2021	INTEREST	694.67		161,273.94
18 Apr 2021	ADMIN FEE	12.00		161,285.94
19 Apr 2021	REPAYMT A/C TFR		1,190.00	160,095.94
18 May 2021	INTEREST	670.05		160,765.99
18 May 2021	ADMIN FEE	12.00		160,777.99
19 May 2021	REPAYMT A/C TFR		1,190.00	159,587.99
18 Jun 2021	INTEREST	685.57		160,273.56
18 Jun 2021	ADMIN FEE	12.00		160,285.56
19 Jun 2021	REPAYMT A/C TFR		1,190.00	159,095.56
30 Jun 2021	<i>Closing Balance</i>			159,095.56

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

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Statement Start Date 20/08/2020

Statement End Date 19/02/2021

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Loan Account

VTECH SMSF PTY LTD ATF VTECH SUPERANNUATION FUND

Account Summary as at 19 Feb 2021

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
163,926.43	+	\$4,269.68	+	72.00	-	7,140.00	=	161,128.11
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$1,488.00		19yrs 06mths		18yrs 11mths		\$546.62		5.870%

Repayment Details as at 19 Feb 2021

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,190.00	due on the 19th	466 241 738
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 19 FEB 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$1,488.00.



Bill Code: 808220
Ref: 112911890742400

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Loan Acct Number S211 8907424 00

BSB/Acct ID No. 112-911 890742400

Statement Start Date 20/08/2020

Statement End Date 19/02/2021

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
20 Aug 2020	Opening Balance Interest Rate 5.870% PA			163,926.43
18 Sep 2020	INTEREST	726.08		164,652.51
18 Sep 2020	ADMIN FEE	12.00		164,664.51
19 Sep 2020	REPAYMT A/C TFR		1,190.00	163,474.51
18 Oct 2020	INTEREST	697.61		164,172.12
18 Oct 2020	ADMIN FEE	12.00		164,184.12
19 Oct 2020	REPAYMT A/C TFR		1,190.00	162,994.12
18 Nov 2020	INTEREST	718.58		163,712.70
18 Nov 2020	ADMIN FEE	12.00		163,724.70
19 Nov 2020	REPAYMT A/C TFR		1,190.00	162,534.70
18 Dec 2020	INTEREST	699.04		163,233.74
18 Dec 2020	ADMIN FEE	12.00		163,245.74
19 Dec 2020	REPAYMT A/C TFR		1,190.00	162,055.74
18 Jan 2021	INTEREST	718.81		162,774.55
18 Jan 2021	ADMIN FEE	12.00		162,786.55
19 Jan 2021	REPAYMT A/C TFR		1,190.00	161,596.55
18 Feb 2021	INTEREST	709.56		162,306.11
18 Feb 2021	ADMIN FEE	12.00		162,318.11
19 Feb 2021	REPAYMT A/C TFR		1,190.00	161,128.11
19 Feb 2021	Closing Balance			161,128.11

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

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

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Statement Start Date 01/07/2020

Statement End Date 19/08/2020

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Loan Account

VTECH SMSF PTY LTD ATF VTECH SUPERANNUATION FUND

Account Summary as at 19 Aug 2020

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
164,838.88	+	\$1,443.55	+	24.00	-	2,380.00	=	163,926.43
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$1,488.00		20yrs 00mths		19yrs 06mths		\$171.22		5.870%

Repayment Details as at 19 Aug 2020

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,190.00	due on the 19th	466 241 738
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 19 AUG 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$1,488.00.



Billers Code: 808220
Ref: 112911890742400

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Statement Start Date 01/07/2020

Statement End Date 19/08/2020

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Phone Banking Plus
☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2020	<i>Opening Balance</i> Interest Rate 5.870% PA			164,838.88
18 Jul 2020	INTEREST	712.98		165,551.86
18 Jul 2020	ADMIN FEE	12.00		165,563.86
19 Jul 2020	REPAYMT A/C TFR		1,190.00	164,373.86
18 Aug 2020	INTEREST	730.57		165,104.43
18 Aug 2020	ADMIN FEE	12.00		165,116.43
19 Aug 2020	REPAYMT A/C TFR		1,190.00	163,926.43
19 Aug 2020	<i>Closing Balance</i>			163,926.43

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