

# 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 0953389 00

**BSB/Acct ID No.** 112-911 095338900

**Statement Start Date** 01/07/2021


**Statement End Date** 28/11/2021

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### Loan Account

J AND L F.I.T PTY LTD ACN 166 490 026 ATF JEFF AND LIDIA SUPER FUND

### Account Summary as at 28 Nov 2021

	<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>
	356,451.54	+	\$8,689.00	+	56.00	-	10,688.70	=	354,507.84
			<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			25yrs 00mths		25yrs 00mths		\$56.05		5.870%

### Repayment Details as at 28 Nov 2021

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,263.00	due on the 28th	477 102 872
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

AS AT 28 NOV 2021 YOUR REPAYMENTS WERE IN ARREARS BY \$642.30. UNLESS YOU HAVE MADE ALTERNATIVE ARRANGEMENTS, YOU ARE REQUIRED TO MAKE YOUR SCHEDULED REPAYMENTS.



**Bill Code: 808220**  
**Ref: 112911095338900**

\*\*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 0953389 00

BSB/Acct ID No. 112-911 095338900

Statement Start Date 01/07/2021

Statement End Date 28/11/2021

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**Phone Banking Plus**

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#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	Opening Balance Interest Rate 5.870% PA			356,451.54
27 Jul 2021	INTEREST	1,704.92		358,156.46
27 Jul 2021	LOAN ACCOUNT FEE	12.00		358,168.46
28 Jul 2021	REPAYMT A/C TFR		2,267.00	355,901.46
27 Aug 2021	INTEREST	1,760.59		357,662.05
27 Aug 2021	LOAN ACCOUNT FEE	12.00		357,674.05
28 Aug 2021	REPAYMT A/C TFR		2,267.00	355,407.05
27 Sep 2021	INTEREST	1,761.40		357,168.45
27 Sep 2021	LOAN ACCOUNT FEE	12.00		357,180.45
28 Sep 2021	REPAYMT A/C TFR		2,260.43	354,920.02
01 Oct 2021	REPAYMT A/C TFR		6.57	354,913.45
27 Oct 2021	INTEREST	1,703.21		356,616.66
27 Oct 2021	LOAN ACCOUNT FEE	12.00		356,628.66
28 Oct 2021	REPAYMT A/C TFR		2,026.73	354,601.93
30 Oct 2021	REPAYMT A/C TFR		240.27	354,361.66
27 Nov 2021	INTEREST	1,758.88		356,120.54
27 Nov 2021	LOAN ACCOUNT FEE	8.00		356,128.54
28 Nov 2021	REPAYMT A/C TFR		1,620.70	354,507.84
28 Nov 2021	Closing Balance			354,507.84

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](http://stgeorge.com.au/dispute)

#### Complaints

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Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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**Loan Acct Number** S211 0953389 00

**BSB/Acct ID No.** 112-911 095338900

**Statement Start Date** 29/11/2021

**Statement End Date** 28/05/2022

**Page** 1 of 3

### Loan Account

J AND L F.I.T PTY LTD ACN 166 490 026 ATF JEFF AND LIDIA SUPER FUND

### Account Summary as at 28 May 2022

<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>
354,507.84	+	\$10,259.39	+	48.00	-	13,773.61	=	351,041.62
		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
		24yrs 06mths		24yrs 06mths		\$31.65		6.120%

### Repayment Details as at 28 May 2022

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,263.00	due on the 28th	477 102 872
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

AS AT 28 MAY 2022 YOUR REPAYMENTS WERE IN ARREARS BY \$446.69. UNLESS YOU HAVE MADE ALTERNATIVE ARRANGEMENTS, YOU ARE REQUIRED TO MAKE YOUR SCHEDULED REPAYMENTS.



**Bill Code: 808220**  
**Ref: 112911095338900**

\*\*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 0953389 00

BSB/Acct ID No. 112-911 095338900

Statement Start Date 29/11/2021

Statement End Date 28/05/2022

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
29 Nov 2021	Opening Balance Interest Rate 5.870% PA			354,507.84
01 Dec 2021	REPAYMT A/C TFR		642.30	353,865.54
27 Dec 2021	INTEREST	1,706.45		355,571.99
27 Dec 2021	LOAN ACCOUNT FEE	8.00		355,579.99
28 Dec 2021	REPAYMT A/C TFR		230.68	355,349.31
31 Dec 2021	REPAYMT A/C TFR		2,021.42	353,327.89
27 Jan 2022	INTEREST	1,762.15		355,090.04
27 Jan 2022	LOAN ACCOUNT FEE	8.00		355,098.04
01 Feb 2022	REPAYMT A/C TFR		2,273.90	352,824.14
27 Feb 2022	INTEREST	1,757.24		354,581.38
27 Feb 2022	LOAN ACCOUNT FEE	8.00		354,589.38
28 Feb 2022	REPAYMT A/C TFR		632.85	353,956.53
01 Mar 2022	REPAYMT A/C TFR		1,630.15	352,326.38
27 Mar 2022	INTEREST	1,578.72		353,905.10
27 Mar 2022	LOAN ACCOUNT FEE	8.00		353,913.10
28 Mar 2022	REPAYMT A/C TFR		2,263.00	351,650.10
27 Apr 2022	INTEREST	1,743.15		353,393.25
27 Apr 2022	LOAN ACCOUNT FEE	8.00		353,401.25
28 Apr 2022	REPAYMT A/C TFR		2,263.00	351,138.25
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			351,138.25
27 May 2022	INTEREST	1,711.68		352,849.93
27 May 2022	LOAN ACCOUNT FEE	8.00		352,857.93
28 May 2022	REPAYMT A/C TFR		1,816.31	351,041.62
28 May 2022	Closing Balance			351,041.62

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](http://stgeorge.com.au/personal/home-loans) or by calling 13 33 30.

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**Statement Start Date** 29/11/2021

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**Statement Start Date** 29/05/2022


**Statement End Date** 30/06/2022

**Page** 1 of 2

### Loan Account

J AND L F.I.T PTY LTD ACN 166 490 026 ATF JEFF AND LIDIA SUPER FUND

### Account Summary as at 30 Jun 2022

	<b>Opening Balance</b> 351,041.62	+	<b>Interest Charge for the Period</b> \$1,855.10	+	<b>Total Debits excluding Interest</b> 8.00	-	<b>Total Credits</b> 2,709.69	=	<b>Closing Balance</b> 350,195.03
			<b>Contract Term Remaining</b> 24yrs 05mths		<b>Forecasted Term</b> 24yrs 05mths		<b>Interest Offset Benefit for Statement Period</b> \$2.80		<b>Annual Percentage Rate</b> 6.620%

### Repayment Details as at 30 Jun 2022

<b>Monthly Repayment</b> \$2,263.00	<b>Monthly Repayment Due Date</b> due on the 28th	<b>Repayment Account</b> 477 102 872
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$20,803.49.



**Biller Code: 808220**  
**Ref: 112911095338900**

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Statement Start Date 29/05/2022

Statement End Date 30/06/2022

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**Phone Banking Plus**

**☎ 13 33 22**

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#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
29 May 2022	Opening Balance Interest Rate 6.120% PA			351,041.62
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			351,041.62
23 Jun 2022	REPAYMT A/C TFR		446.69	350,594.93
27 Jun 2022	INTEREST	1,855.10		352,450.03
27 Jun 2022	LOAN ACCOUNT FEE	8.00		352,458.03
28 Jun 2022	REPAYMT A/C TFR		2,263.00	350,195.03
30 Jun 2022	Closing Balance			350,195.03

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