

# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 477102872  
**Statement Period** 18/05/2021 to 17/11/2021  
**Statement No.** 10(page 1 of 4)

J AND L F.I.T PTY LTD ATF  
JEFF AND LIDIA SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
888.58	+	14,634.81	-	13,902.69	=	1,620.70

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
18 MAY	OPENING BALANCE			888.58
28 MAY	LOAN REPAYMENT S.211.0953389.00	888.58		0.00
28 MAY	GENERAL INS HOME 1W1099940018821148	45.10		45.10 -
31 MAY	OVERDRAWN FEE	15.00		60.10 -
31 MAY	Mint360property The Chiswick		938.82	878.72
31 MAY	DEBIT INTEREST	0.07		878.65
01 JUN	LOAN REPAYMENT S.211.0953389.00	878.65		0.00
21 JUN	OSKO DEPOSIT 20JUN 11:47 MRS LIDIA LINFOOT		4,000.00	4,000.00
21 JUN	LOAN REPAYMENT S.211.0953389.00 EFFECTIVE DATE 20JUN	499.77		3,500.23
28 JUN	LOAN REPAYMENT S.211.0953389.00	2,267.00		1,233.23
28 JUN	GENERAL INS HOME 1W1099940012521179	45.10		1,188.13
30 JUN	Mint360property The Chiswick		2,023.40	3,211.53
28 JUL	LOAN REPAYMENT S.211.0953389.00	2,267.00		944.53
28 JUL	GENERAL INS HOME 1W1099940015521209	45.10		899.43
30 JUL	Mint360property The Chiswick		1,986.27	2,885.70
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			<b>2,885.70</b>

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			2,885.70
28 AUG	LOAN REPAYMENT S.211.0953389.00	2,267.00		618.70
30 AUG	GENERAL INS HOME 1W1099940019021242	45.10		573.60
31 AUG	Mint360property The Chiswick		1,686.83	2,260.43
28 SEP	LOAN REPAYMENT S.211.0953389.00	2,260.43		0.00
30 SEP	Mint360property The Chiswick		2,078.40	2,078.40
30 SEP	GENERAL INS HOME 1W1099940012421273	45.10		2,033.30
01 OCT	LOAN REPAYMENT S.211.0953389.00	6.57		2,026.73
28 OCT	LOAN REPAYMENT S.211.0953389.00	2,026.73		0.00
28 OCT	GENERAL INS HOME 1W1099940015221301	45.10		45.10 -
29 OCT	OVERDRAWN FEE	15.00		60.10 -
29 OCT	Mint360property The Chiswick		1,921.09	1,860.99
30 OCT	LOAN REPAYMENT S.211.0953389.00	240.27		1,620.72
31 OCT	DEBIT INTEREST	0.02		1,620.70
17 NOV	<i>CLOSING BALANCE</i>			1,620.70

**Interest Details**

	Credit Interest	Debit Interest
<b>Year to Date</b>	\$0.00	\$0.02
<b>Previous Year</b>	\$0.00	\$0.12

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 477102872  
 Statement Period 18/05/2021 to 17/11/2021  
 Statement No. 10(page 3 of 4)

**Summary of Transaction Fees 01/05/2021 TO 31/05/2021**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	1	1	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	1	1	0		0.00

**Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/07/2021 TO 31/07/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/08/2021 TO 31/08/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/09/2021 TO 30/09/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Account Number** 477102872  
**Statement Period** 18/05/2021 to 17/11/2021  
**Statement No.** 10(page 4 of 4)

**Summary of Transaction Fees 01/10/2021 TO 31/10/2021 - No transactions carried out**

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL**

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

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**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can 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](http://www.afca.org.au)

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

Phone: 1800 931 678

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

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# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
 (24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 477102872  
**Statement Period** 18/11/2021 to 17/05/2022  
**Statement No.** 11(page 1 of 4)

J AND L F.I.T PTY LTD ATF  
JEFF AND LIDIA SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
1,620.70	+	14,070.59	-	13,874.98	=	1,816.31

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
18 NOV	OPENING BALANCE			1,620.70
29 NOV	LOAN REPAYMENT S.211.0953389.00 EFFECTIVE DATE 28NOV	1,620.70		0.00
29 NOV	ALLIANZ AUST 1RD000216013421333	41.98		41.98 -
30 NOV	OVERDRAWN FEE	15.00		56.98 -
30 NOV	Mint360property The Chiswick		929.98	873.00
30 NOV	DEBIT INTEREST	0.02		872.98
01 DEC	LOAN REPAYMENT S.211.0953389.00	642.30		230.68
29 DEC	LOAN REPAYMENT S.211.0953389.00 EFFECTIVE DATE 28DEC	230.68		0.00
29 DEC	ALLIANZ AUST 1RD000216016521362	41.98		41.98 -
30 DEC	OVERDRAWN FEE	15.00		56.98 -
30 DEC	Mint360property The Chiswick		2,078.40	2,021.42
31 DEC	LOAN REPAYMENT S.211.0953389.00	2,021.42		0.00
31 DEC	DEBIT INTEREST	0.02		0.02 -
28 JAN	ALLIANZ AUST 1RD000216010222028	41.98		42.00 -
31 JAN	OVERDRAWN FEE	15.00		57.00 -
31 JAN	Mint360property The Chiswick		2,963.81	2,906.81
31 JAN	DEBIT INTEREST	0.06		2,906.75
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			<b>2,906.75</b>

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			2,906.75
01 FEB	LOAN REPAYMENT S.211.0953389.00	2,273.90		632.85
28 FEB	LOAN REPAYMENT S.211.0953389.00	632.85		0.00
28 FEB	Mint360property The Chiswick		1,835.40	1,835.40
28 FEB	ALLIANZ AUST 1RD000216013722059	41.98		1,793.42
01 MAR	LOAN REPAYMENT S.211.0953389.00	1,630.15		163.27
17 MAR	OSKO DEPOSIT 17MAR 01:30 Top up st george super acc Top up st Geo		4,000.00	4,163.27
28 MAR	LOAN REPAYMENT S.211.0953389.00	2,263.00		1,900.27
28 MAR	ALLIANZ AUST 1RD000216017122087	41.98		1,858.29
26 APR	OSKO DEPOSIT 26APR 14:58 super top up no rental income super top		2,263.00	4,121.29
28 APR	LOAN REPAYMENT S.211.0953389.00	2,263.00		1,858.29
28 APR	ALLIANZ AUST 1RD000216010722118	41.98		1,816.31
17 MAY	<i>CLOSING BALANCE</i>			1,816.31

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.12
Previous Year	\$0.00	\$0.12

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Account Number 477102872  
 Statement Period 18/11/2021 to 17/05/2022  
 Statement No. 11(page 3 of 4)

**Summary of Transaction Fees 01/11/2021 TO 30/11/2021**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	1	1	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	1	1	0		0.00

**Summary of Transaction Fees 01/12/2021 TO 31/12/2021 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/03/2022 TO 31/03/2022 - No transactions carried out**

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

**Account Number** 477102872  
**Statement Period** 18/11/2021 to 17/05/2022  
**Statement No.** 11(page 4 of 4)

**Summary of Transaction Fees 01/04/2022 TO 30/04/2022 - No transactions carried out**

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

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**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

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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

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

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