



Bank of Melbourne  
Statement of Account  
**HOME LOAN**

A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714



026

MR P G BARRY & MRS D A BARRY  
14 CHURCH ROAD  
CARRUM VIC 3197

**Customer Enquiries** 13 22 66  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0903947 00

**BSB/Acct ID No.** 194-911 090394700

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


**Statement End Date** 16/11/2021

**Page** 1 of 2

**Loan Account**

P & D BARRY FAMILY SUPER PTY LTD ATF P & D BARRY FAMILY SUPER FUND

**Account Summary as at 16 Nov 2021**

		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
 <b>Opening Balance</b>	222,295.42	+	\$5,444.45	+	60.00	-	8,060.00	= 219,739.87
<b>Payments in Advance</b>	\$23,182.01							
			<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>	<b>Annual Percentage Rate</b>
			24yrs 00mths		19yrs 01mths		\$0.00	5.870%

**Repayment Details as at 16 Nov 2021**

**Monthly Repayment**  
\$1,612.00

**Monthly Repayment Due Date**  
due on the 16th

AS AT 16 NOV 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$23,182.01.



**Biller Code: 22871**  
**Ref: 194911090394700**

\*\*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.

**Phone Banking Plus**  
☎ 13 33 22

**Loan Acct Number** S411 0903947 00

**BSB/Acct ID No.** 194-911 090394700

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

**Statement End Date** 16/11/2021

**Page** 2 of 2

#### Transaction Details

Date		Transaction Description	Debit	Credit	Loan Balance
01 Jul	2021	<i>Opening Balance</i>			222,295.42
		Interest Rate 5.870% PA			
15 Jul	2021	INTEREST	1,072.50		223,367.92
15 Jul	2021	ADMIN FEE	12.00		223,379.92
16 Jul	2021	OUTWARD D/E		1,612.00	221,767.92
15 Aug	2021	INTEREST	1,105.62		222,873.54
15 Aug	2021	ADMIN FEE	12.00		222,885.54
16 Aug	2021	OUTWARD D/E		1,612.00	221,273.54
15 Sep	2021	INTEREST	1,103.15		222,376.69
15 Sep	2021	ADMIN FEE	12.00		222,388.69
16 Sep	2021	OUTWARD D/E		1,612.00	220,776.69
15 Oct	2021	INTEREST	1,065.17		221,841.86
15 Oct	2021	ADMIN FEE	12.00		221,853.86
16 Oct	2021	OUTWARD D/E		1,612.00	220,241.86
15 Nov	2021	INTEREST	1,098.01		221,339.87
15 Nov	2021	ADMIN FEE	12.00		221,351.87
16 Nov	2021	OUTWARD D/E		1,612.00	219,739.87
16 Nov	2021	<i>Closing Balance</i>			219,739.87

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 [bankofmelbourne.com.au/dispute](http://bankofmelbourne.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

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



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**Statement Start Date** 17/11/2021

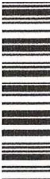
**Statement End Date** 16/05/2022

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**Loan Account**

P & D BARRY FAMILY SUPER PTY LTD ATF P & D BARRY FAMILY SUPER FUND

**Account Summary as at 16 May 2022**

		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
	<b>Opening Balance</b>		+					
	219,739.87	\$6,357.62		48.00	-	9,648.00		216,497.49
	<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>
	\$23,182.01	23yrs 06mths		19yrs 03mths		\$0.00		6.120%

**Repayment Details as at 16 May 2022**

**Monthly Repayment**  
\$1,608.00

**Monthly Repayment Due Date**  
due on the 16th

AS AT 16 MAY 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$23,182.01.



**Biller Code: 22871**  
**Ref: 194911090394700**

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**Phone Banking Plus**  
☎ 13 33 22

**Loan Acct Number** S411 0903947 00

**BSB/Acct ID No.** 194-911 090394700

**Statement Start Date** 17/11/2021

**Statement End Date** 16/05/2022

**Page** 2 of 3

#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
17 Nov 2021	<i>Opening Balance</i>			219,739.87
	Interest Rate 5.870% PA			
15 Dec 2021	INTEREST	1,060.17		220,800.04
15 Dec 2021	LOAN ACCOUNT FEE	8.00		220,808.04
16 Dec 2021	OUTWARD D/E		1,608.00	219,200.04
15 Jan 2022	INTEREST	1,092.82		220,292.86
15 Jan 2022	LOAN ACCOUNT FEE	8.00		220,300.86
16 Jan 2022	OUTWARD D/E		1,608.00	218,692.86
15 Feb 2022	INTEREST	1,090.29		219,783.15
15 Feb 2022	LOAN ACCOUNT FEE	8.00		219,791.15
16 Feb 2022	OUTWARD D/E		1,608.00	218,183.15
15 Mar 2022	INTEREST	982.48		219,165.63
15 Mar 2022	LOAN ACCOUNT FEE	8.00		219,173.63
16 Mar 2022	OUTWARD D/E		1,608.00	217,565.63
15 Apr 2022	INTEREST	1,084.67		218,650.30
15 Apr 2022	LOAN ACCOUNT FEE	8.00		218,658.30
16 Apr 2022	OUTWARD D/E		1,608.00	217,050.30
15 May 2022	INTEREST	1,047.19		218,097.49
15 May 2022	LOAN ACCOUNT FEE	8.00		218,105.49
16 May 2022	OUTWARD D/E		1,608.00	216,497.49
16 May 2022	<i>Closing Balance</i>			216,497.49

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 [bankofmelbourne.com.au/personal/home-loans](http://bankofmelbourne.com.au/personal/home-loans) or call 132 266.

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

**Page** 1 of 2

### Loan Account

P & D BARRY FAMILY SUPER PTY LTD ATF P & D BARRY FAMILY SUPER FUND

### Account Summary as at 30 Jun 2022

		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
<b>Opening Balance</b>								
216,497.49	+	\$1,098.68	+	8.00	-	26,608.00	=	190,996.17
<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>
\$48,182.01		23yrs 05mths		16yrs 04mths		\$0.00		6.620%

### Repayment Details as at 30 Jun 2022

**Monthly Repayment**  
\$1,608.00

**Monthly Repayment Due Date**  
due on the 16th

AS AT 30 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$48,182.01.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$12,900.75.



**Biller Code: 22871**  
**Ref: 194911090394700**

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**☎ 13 33 22**

**Loan Acct Number** S411 0903947 00

**BSB/Acct ID No.** 194-911 090394700

**Statement Start Date** 17/05/2022

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

**Page** 2 of 2

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#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
17 May 2022	<i>Opening Balance</i> Interest Rate 6.120% PA			216,497.49
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			
				216,497.49
10 Jun 2022	BACKDATE 11/06/2022 INWARD D/E		25,000.00	191,497.49
15 Jun 2022	INTEREST	1,098.68		192,596.17
15 Jun 2022	LOAN ACCOUNT FEE	8.00		192,604.17
16 Jun 2022	OUTWARD D/E		1,608.00	190,996.17
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			
				190,996.17
30 Jun 2022	<i>Closing Balance</i>			190,996.17

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