

## Loan Activity Statement

Account Number 40 135 125 3

Page No 1 of 1

Statement Period 01.07.21 to 29.09.21

JP Tala Pty Ltd ATF Talaapitaga Family Su  
5 Hampshire Cl  
HIGHLAND PARK QLD 4211

BPAY® Biller Code 18309 Reference No. 40 135 125 3  
ONLINE STATEMENTS NOW AVAILABLE on our website -  
*Login, My Home Loan, New Registration*

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 07. 21	Opening Loan Balance			233, 213. 05
20. 07. 21	La Trobe Financial Quick Pay Repayment		1, 364. 00	231, 849. 05
31. 07. 21	Account Service Fee	15. 00		231, 864. 05
31. 07. 21	Interest (31 days 5.39% p.a.)	1, 065. 19		232, 929. 24
20. 08. 21	La Trobe Financial Quick Pay Repayment		1, 364. 00	231, 565. 24
29. 08. 21	Packet Review Fee	300. 00		231, 865. 24
31. 08. 21	Account Service Fee	15. 00		231, 880. 24
31. 08. 21	Interest (31 days 5.39% p.a.)	1, 064. 02		232, 944. 26
20. 09. 21	La Trobe Financial Quick Pay Repayment		1, 364. 00	231, 580. 26
29. 09. 21	Closing Loan Balance			231, 580. 26



# Loan Account Information

## Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

## Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Mortgage Help Team on our toll free national service number **1800 620 639**.

## Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on **13 80 10** so we can amend our records immediately.

## Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on **13 80 10** for a competitive quote for your insurance needs.

## Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on **13 80 10** for more information. Our Loan Hotline is open 8.30am–5.30pm weekdays.

## Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on **13 80 10** for details.

## Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

## Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



**Billers Code: 18309**

**Telephone & Internet Banking – BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.**

## Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

**La Trobe Statement Assistance**  
**Email: [customerservices@latrobefinancial.com.au](mailto:customerservices@latrobefinancial.com.au)**

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Customer Resolutions Team, who will guide you through this process on **13 80 10**.

## More information?

For more information call us on 13 80 10, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).