

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



052

D C BELL
15 EUVISTA STREET
HAYNES WA 6112

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

Loan Acct Number S611 0161779 00

BSB/Acct ID No. 116-911 016177900

Statement Start Date 01/07/2019

Statement End Date 09/09/2019

Page 1 of 2

Loan Account

DARREN CARL BELL & JOYLEEN MAY BELL ATF BELL SUPERANNUATION FUND

Account Summary as at 09 Sep 2019

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
204,695.63	+	\$3,282.37	+	36.00	-	4,065.00	=	203,949.00
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		26yrs 06mths		26yrs 06mths		\$0.00		6.270%

Repayment Details as at 09 Sep 2019

Monthly Repayment
\$1,329.00

Monthly Repayment Due Date
due on the 9th



Bill Code: 808220
Ref: 116911016177900

**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.

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Loan Acct Number S611 0161779 00

BSB/Acct ID No. 116-911 016177900

Statement Start Date 10/09/2019


Statement End Date 09/03/2020

Page 1 of 2

Loan Account

DARREN CARL BELL & JOYLEEN MAY BELL ATF BELL SUPERANNUATION FUND

Account Summary as at 09 Mar 2020

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	203,949.00	+	\$6,235.04	+	72.00	-	7,898.00	=	202,358.04
			Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
			26yrs 00mths		26yrs 00mths		\$0.00		6.120%

Repayment Details as at 09 Mar 2020

Monthly Repayment
\$1,310.00

Monthly Repayment Due Date
due on the 9th



Bill Code: 808220
Ref: 116911016177900

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 HAYNES WA 6112

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

Loan Acct Number S611 0161779 00

BSB/Acct ID No. 116-911 016177900

Statement Start Date 10/03/2020

Statement End Date 30/06/2020

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Loan Account

DARREN CARL BELL & JOYLEEN MAY BELL ATF BELL SUPERANNUATION FUND

Account Summary as at 30 Jun 2020

	Opening Balance 202,358.04	+	Interest Charge for the Period \$3,000.92	+	Total Debits excluding Interest 36.00	-	Total Credits 3,868.00	=	Closing Balance 201,526.96
			Contract Term Remaining 25yrs 09mths		Forecasted Term 25yrs 09mths		Interest Offset Benefit for Statement Period \$0.00		Annual Percentage Rate 5.870%

Repayment Details as at 30 Jun 2020

Monthly Repayment
\$1,279.00

Monthly Repayment Due Date
due on the 9th

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2020 IS \$12,518.33.



Bill Code: 808220
Ref: 116911016177900

**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).

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Loan Acct Number S611 0161779 00

BSB/Acct ID No. 116-911 016177900

Statement Start Date 01/07/2019

Statement End Date 09/09/2019

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 6.470% PA			204,695.63
08 Jul 2019	INTEREST	1,098.63		205,794.26
08 Jul 2019	ADMIN FEE	12.00		205,806.26
09 Jul 2019	OUTWARD D/E		1,381.00	204,425.26
16 Jul 2019	INTEREST RATE CHANGE TO 6.27% PA			204,425.26
08 Aug 2019	INTEREST	1,096.45		205,521.71
08 Aug 2019	ADMIN FEE	12.00		205,533.71
09 Aug 2019	OUTWARD D/E		1,355.00	204,178.71
08 Sep 2019	INTEREST	1,087.29		205,266.00
08 Sep 2019	ADMIN FEE	12.00		205,278.00
09 Sep 2019	OUTWARD D/E		1,329.00	203,949.00
09 Sep 2019	<i>Closing Balance</i>			203,949.00

Good news. From 31 May 2019, we removed the monthly \$5 Full Offset service fee. If you currently have an Interest Offset Facility, this reduced your monthly minimum repayment amount by \$5.

Phone Banking Plus
☎ 13 33 22

Loan Acct Number S611 0161779 00

BSB/Acct ID No. 116-911 016177900

Statement Start Date 10/09/2019

Statement End Date 09/03/2020

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
10 Sep 2019	<i>Opening Balance</i> Interest Rate 6.270% PA			203,949.00
08 Oct 2019	INTEREST	1,051.04		205,000.04
08 Oct 2019	ADMIN FEE	12.00		205,012.04
09 Oct 2019	OUTWARD D/E		1,329.00	203,683.04
16 Oct 2019	INTEREST RATE CHANGE TO 6.12% PA			203,683.04
08 Nov 2019	INTEREST	1,064.56		204,747.60
08 Nov 2019	ADMIN FEE	12.00		204,759.60
09 Nov 2019	OUTWARD D/E		1,329.00	203,430.60
08 Dec 2019	INTEREST	1,023.28		204,453.88
08 Dec 2019	ADMIN FEE	12.00		204,465.88
09 Dec 2019	OUTWARD D/E		1,310.00	203,155.88
08 Jan 2020	INTEREST	1,055.97		204,211.85
08 Jan 2020	ADMIN FEE	12.00		204,223.85
09 Jan 2020	OUTWARD D/E		1,310.00	202,913.85
08 Feb 2020	INTEREST	1,054.71		203,968.56
08 Feb 2020	ADMIN FEE	12.00		203,980.56
09 Feb 2020	OUTWARD D/E		1,310.00	202,670.56
08 Mar 2020	INTEREST	985.48		203,656.04
08 Mar 2020	ADMIN FEE	12.00		203,668.04
09 Mar 2020	OUTWARD D/E		1,310.00	202,358.04
09 Mar 2020	<i>Closing Balance</i>			202,358.04

A reminder you should periodically check with your insurer that the insurance on your property has adequate cover as your mortgage terms require you to fully insure your property. Find out more at the Australian Securities and Investments Commission website, moneysmart.gov.au. If you have a strata title you may be covered by body corporate insurance. To discuss your specific insurance needs, contact your current insurer, body corporate or contact us.

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BSB/Acct ID No. 116-911 016177900

Statement Start Date 10/03/2020

Statement End Date 30/06/2020

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
10 Mar 2020	<i>Opening Balance</i> Interest Rate 6.120% PA			202,358.04
17 Mar 2020	INTEREST RATE CHANGE TO 5.87% PA			202,358.04
08 Apr 2020	INTEREST	1,019.94		203,377.98
08 Apr 2020	ADMIN FEE	12.00		203,389.98
09 Apr 2020	OUTWARD D/E		1,310.00	202,079.98
08 May 2020	INTEREST	974.97		203,054.95
08 May 2020	ADMIN FEE	12.00		203,066.95
09 May 2020	OUTWARD D/E		1,279.00	201,787.95
08 Jun 2020	INTEREST	1,006.01		202,793.96
08 Jun 2020	ADMIN FEE	12.00		202,805.96
09 Jun 2020	OUTWARD D/E		1,279.00	201,526.96
30 Jun 2020	<i>Closing Balance</i>			201,526.96