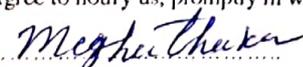


ID-4 (4-01-2019)
PR Super Fund Personal Loan Agreement
(Unsecured)

Important – the information in this PR Super Fund Personal Loan offer is current as at 13-11-2018 (<i>the disclosure date</i>)	
FINANCIAL INFORMATION TABLE	
AMOUNT OF CREDIT	\$28,000.00 (Twenty-eight Thousand dollars) Payable to you by non-negotiable cheque
ANNUAL PERCENTAGE RATE	<i>Standard fixed rate</i> (10% p.a. at the disclosure date)
TOTAL INTEREST CHARGED PAYABLE	\$35,750 (Three five Thousand, Seven hundred and Fifty dollars) This is an estimate which presumes that payment will be made on time, and that the interest rate and fees, including any charges will not change after the disclosure date.
REPAYMENTS	You must make 130 Fortnightly repayments of \$275.00 each, as interest and principle. So therefore, 130 Fortnightly repayments of \$35,750.00 as interest and principle payments over the loan term. The final repayment may be more than the other repayments, as it will equal to the total amount owing at the end of the loan term, or more, depending on any penalties or interest owed. The first repayment is due one Week after the advance date,
Your first repayment is on the 11 th of January 2019, and the last repayment is on the 11 th of January 2024.	
FEE and CHARGED:	
Establishment Fee –	Nil
Administration Fee –	Nil
Loan Agreement stamp duty –	Nil
PR SUPER FUND TRANSACTION CHARGES:	
Fee for duplicate or interim statement	\$10.00 per statement period
Fee for a copy of a deposit or withdraw from	\$10.50 per form
Fee for a copy of deposited cheque	\$16.00 per cheque
Fee for a customer requested interest calculations	\$30.00 per recalculation
Fee for a photocopy of a loan document	\$10.00 per document
Payment disowner fee- payable whenever a direct debit or payment from another institution is dishonoured	\$15.00 per statement period
Fee for cheque disowner	\$15.00 per cheque \$40.00 per statement period

Arrears letter fee – payable when we send you an Arrears letter relating to an overdue amount	
OTHER INFORMATION:	
Borrowed Name: Borrowed Details: Security: Repayment Authority: Account Number: In the name of:	Megha Thakur 5 Harbourside Court, Biggera Waters QLD 4216 This loan is unsecured. You authorise us to transfer the amount of each repayment from your bank account detail as follows BSB: 063-619 Acc No: 10886895
CONTACT DETAILS of PR SUPER FUND:	
Name: Address: Telephone Number:	Rakesh Thakur 1 Caribbean Pine Court, Lyndhurst VIC 3975 (03) 87875593
BANK DETAILS:	
Bank: Name: BSB: Account Number:	Westpac Bank PR Superfund 033 686 471431
Offer from PR Super Fund We offer to lend you the amount of credit on the terms and conditions set out in this offer. To accept this offer, you must sign and date this document and return it to us within three days. If you do not, the offer is automatically retreated as withdrawn.	Signed on behalf of PR Super Fund  RAKESH THAKUR Name of authorised officer Date of offer Version No. 01
Accepted by borrower: By signing this document you: <ol style="list-style-type: none"> 1. Accept the offer set out in this document. 2. Declare that all the information you have given to us is accurate and not misleading, and you are aware that we are relying on it. 3. Acknowledge that before signing this document you received and read a copy of this agreement. 4. Agree to notify us, promptly in writing, if you change your address. 5. Agree to notify us, promptly in writing, of any changes to your account details provided above.  Signature of Borrower Full Name: MEGHA THAKUR	