

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

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

**Loan Acct Number** S411 0696933 00

**BSB/Acct ID No.** 114-911 069693300

**Statement Start Date** 19/04/2017


**Statement End Date** 04/11/2017

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**Loan Account**

COUZENS FAMILY PTY LTD ACN 616518186 ATF R & D COUZENS SUPERFUND

**Account Summary as at 04 Nov 2017**

	<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
	0.00	+	\$0.00	+	247,845.00	-	6,345.00	=	241,500.00
			<b>Contract Term Remaining</b>				<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			30yrs 00mths				\$0.00		7.070%

**Repayment Details as at 04 Nov 2017**

**Monthly Repayment**  
 \$1,462.12

**Monthly Repayment Due Date**  
 due on the 2nd

Interest adjustment is due to a recent system change and ensures that you did not pay any additional interest.



**Biller Code: 808220**  
**Ref: 114911069693300**

\*\*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.

Loan Acct Number S411 0696933 00

BSB/Acct ID No. 114-911 069693300

Statement Start Date 19/04/2017

Statement End Date 04/11/2017

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
19 Apr 2017	Opening Balance Interest Rate 6.420% PA			0.00
07 May 2017	INTEREST RATE CHANGE TO 6.73% PA			0.00
18 May 2017	ESTABLISHMENT FEE	2,115.00		2,115.00
18 May 2017	FEE DEFERRED		2,115.00	0.00
18 May 2017	CORRECTION 07/09/2017 ESTABLISHMENT FEE		2,115.00	2,115.00 CR
18 May 2017	CORRECTION 07/09/2017 FEE DEFERRED	2,115.00		0.00
29 Jun 2017	INTEREST RATE CHANGE TO 7.07% PA			0.00
02 Nov 2017	ESTABLISHMENT FEE	2,115.00		2,115.00
02 Nov 2017	FEE DEFERRED		2,115.00	0.00
02 Nov 2017	SETTLEMENT FEE	100.00		100.00
02 Nov 2017	FEE SETTLEMENT	2,115.00		2,215.00
02 Nov 2017	CASH ADVANCE	239,285.00		241,500.00
04 Nov 2017	Closing Balance			241,500.00

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**Loan Acct Number** S411 0696933 00

**BSB/Acct ID No.** 114-911 069693300

**Statement Start Date** 05/11/2017


**Statement End Date** 02/05/2018

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**Loan Account**

COUZENS FAMILY PTY LTD ACN 616518186 ATF R & D COUZENS SUPERFUND

**Account Summary as at 02 May 2018**

	<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
	241,500.00	+	\$8,466.85	+	72.00	-	8,538.85	=	241,500.00
			<b>Contract Term Remaining</b>				<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			29yrs 06mths				\$0.00		7.070%

**Repayment Details as at 02 May 2018**

**Monthly Repayment**  
 \$1,462.12

**Monthly Repayment Due Date**  
 due on the 2nd



**Biller Code: 808220**  
**Ref: 114911069693300**

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Loan Acct Number S411 0696933 00

BSB/Acct ID No. 114-911 069693300

Statement Start Date 05/11/2017

Statement End Date 02/05/2018

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**Phone Banking Plus**

**☎ 13 33 22**

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
05 Nov 2017	Opening Balance Interest Rate 7.070% PA			241,500.00
01 Dec 2017	INTEREST	1,403.35		242,903.35
01 Dec 2017	ADMIN FEE	12.00		242,915.35
02 Dec 2017	OUTWARD D/E		1,415.35	241,500.00
01 Jan 2018	INTEREST	1,450.12		242,950.12
01 Jan 2018	ADMIN FEE	12.00		242,962.12
02 Jan 2018	OUTWARD D/E		1,462.12	241,500.00
01 Feb 2018	INTEREST	1,450.12		242,950.12
01 Feb 2018	ADMIN FEE	12.00		242,962.12
02 Feb 2018	OUTWARD D/E		1,462.12	241,500.00
01 Mar 2018	INTEREST	1,309.79		242,809.79
01 Mar 2018	ADMIN FEE	12.00		242,821.79
02 Mar 2018	OUTWARD D/E		1,321.79	241,500.00
01 Apr 2018	INTEREST	1,450.12		242,950.12
01 Apr 2018	ADMIN FEE	12.00		242,962.12
02 Apr 2018	OUTWARD D/E		1,462.12	241,500.00
01 May 2018	INTEREST	1,403.35		242,903.35
01 May 2018	ADMIN FEE	12.00		242,915.35
02 May 2018	OUTWARD D/E		1,415.35	241,500.00
02 May 2018	Closing Balance			241,500.00

Important: we are varying your Loan Agreement. Where we notify you of a change to the following we will give you 20 days notice: the amount of fees and charges, or a variation or introduction of a government charge; and any other change that is not to the annual percentage rate or fees and charges. Any notice provided by advertisement will now only appear in The Australian.

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au). To discuss your specific insurance needs, contact your current insurer or visit your local branch.

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**Loan Acct Number** S411 0696933 00

**BSB/Acct ID No.** 114-911 069693300

**Statement Start Date** 03/05/2018

**Statement End Date** 30/06/2018

**Page** 1 of 2

**Loan Account**

COUZENS FAMILY PTY LTD ACN 616518186 ATF R & D COUZENS SUPERFUND

**Account Summary as at 30 Jun 2018**



<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
241,500.00	+	\$1,450.12	+	12.00	-	1,462.12	=	241,500.00
		<b>Contract Term Remaining</b>				<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
		29yrs 04mths				\$0.00		7.070%

**Repayment Details as at 30 Jun 2018**

**Monthly Repayment**  
 \$1,462.12

**Monthly Repayment Due Date**  
 due on the 2nd

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2018 IS \$9,916.97.



**Biller Code: 808220**  
**Ref: 114911069693300**

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BSB/Acct ID No. 114-911 069693300

Statement Start Date 03/05/2018

Statement End Date 30/06/2018

Page 2 of 2

**Phone Banking Plus**

**☎ 13 33 22**

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**Transaction Details**

 Date	Transaction Description	Debit	Credit	Loan Balance
03 May 2018	<i>Opening Balance</i> Interest Rate 7.070% PA			241,500.00
01 Jun 2018	INTEREST	1,450.12		242,950.12
01 Jun 2018	ADMIN FEE	12.00		242,962.12
02 Jun 2018	OUTWARD D/E		1,462.12	241,500.00
30 Jun 2018	<i>Closing Balance</i>			241,500.00

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