



Bradley Super Co Pty Ltd IOR & ATF Bradley  
Super Fund  
17 Kilncar Crescent  
Thirroul, NSW, 2515, Australia

## Your Statement

Offset Account Number	400062941
Linked to Loan Account Number	400062940
Account Name/s:	Bradley Super Co Pty Ltd IOR & ATF Bradley Super Fund
BSB 702-746	Account Number 400062941
Product Name	SMSF Offset Account
Account Status	Active
Statement Period	01 Jan 2023 to 30 Jun 2023
Enquiries	1300 258 229



**Your Statement:** Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



**Making Repayments:** Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



**Internet Access:** Bluebay Home Loans provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit [www.bluebayhomeloans.com.au](http://www.bluebayhomeloans.com.au)

## Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Jan 2023	Balance brought forward			\$74,914.16 CR
03 Jan 2023	Direct Credit Payment Effective Date: 30/12/2022 Bradley Super Co Pty Ltd - Raine Horne - Raine Horne		\$2,653.84	\$77,568.00 CR
09 Jan 2023	Interaccount Payment Made Inter Account payment to account: 400062940. Receipt # 46054690154	\$1,321.14		\$76,246.86 CR
17 Jan 2023	Direct Credit Payment Effective Date: 16/01/2023 Bradley Super Co Pty Ltd - Raine Horne - Raine Horne		\$886.08	\$77,132.94 CR
01 Feb 2023	Direct Credit Payment Effective Date: 31/01/2023 Bradley Super Co Pty Ltd - Raine Horne - Raine Horne		\$533.68	\$77,666.62 CR
09 Feb 2023	Interaccount Payment Made Inter Account payment to account: 400062940. Receipt # 46054690154	\$1,321.14		\$76,345.48 CR

Bluebay Home Loans Pty Ltd

ACN 127 824 524 Australian Credit Licence Number 389250

Address: 301 VINCENT STREET LEEDERVILLE VIC 6007 Telephone: 1300 258 229 Email: [info@bluebayhomeloans.com.au](mailto:info@bluebayhomeloans.com.au)

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services  
ACN 119 531 252, Australian Credit Licence Number 337303

## Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
01 Mar 2023	Direct Credit Payment Effective Date: 28/02/2023 Bradley Super Co Pty Ltd - Raine Horne - Raine Horne		\$1,497.84	\$77,843.32 CR
09 Mar 2023	Interaccount Payment Made Inter Account payment to account: 400062940. Receipt # 46054690154	\$1,355.34		\$76,487.98 CR
17 Mar 2023	Direct Credit Payment Effective Date: 16/03/2023 BRADLEY SUPER FUND - FUNDS TRANSFER - BRADLEY SUPER FU		\$30,300.00	\$106,787.98 CR
20 Mar 2023	Bpay payment to XXXXXXXXXX Bpay Payment to: AUSTRALIAN TAXATION OFFICE - AUSTRALIAN TAXATION . Receipt # 27010071630	\$2,612.70		\$104,175.28 CR
04 Apr 2023	Direct Credit Payment Effective Date: 03/04/2023 Bradley Super Co Pty Ltd - Raine Horne - Raine Horne		\$1,807.17	\$105,982.45 CR
11 Apr 2023	Bpay payment to XXXXXXXXXX Bpay Payment to: AUSTRALIAN TAXATION OFFICE - AUSTRALIAN TAXATION . Receipt # 27026574643	\$1,047.00		\$104,935.45 CR
11 Apr 2023	Bpay payment to XXXXXXXXXX Bpay Payment to: AAI LIMITED T/A AAMI - Stara Insurance. Receipt # 27026576010	\$81.73		\$104,853.72 CR
11 Apr 2023	Interaccount Payment Made Inter Account payment to account: 400062940. Receipt # 46054690154	\$1,385.67		\$103,468.05 CR
01 May 2023	Direct Credit Payment Effective Date: 28/04/2023 Bradley Super Co Pty Ltd - Raine Horne - Raine Horne		\$1,419.76	\$104,887.81 CR
09 May 2023	Interaccount Payment Made Inter Account payment to account: 400062940. Receipt # 46054690154	\$1,385.67		\$103,502.14 CR
01 Jun 2023	Direct Credit Payment Effective Date: 31/05/2023 Bradley Super Co Pty Ltd - Raine Horne - Raine Horne		\$1,497.84	\$104,999.98 CR
09 Jun 2023	Interaccount Payment Made Inter Account payment to account: 400062940. Receipt # 46054690154	\$1,412.95		\$103,587.03 CR
<b>TOTALS AT END OF PERIOD</b>		<b>\$11,923.34</b>	<b>\$40,596.21</b>	<b>\$103,587.03 CR</b>

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## Important changes

Please note that the fees associated with your loan accounts have been amended, effective from 1st August 2023, please refer to the Schedule of Fees table that is attached.

### BSB Change

We are working towards being able to offer customers Osko (real time payments) and PayID via the New Payments Platform (NPP).

In preparation for this exciting initiative, **we have changed our BSB from 012-666 to 702-746**. You can start using the new BSB (702-746) immediately. The previous BSB (012-666) will no longer be available **after 31st October 2023**.

Please note your Account Number(s) will remain unchanged.

### Will these changes affect me?

**Your account details previously appeared as:**

**BSB: 012-666**

**Account Number: 4000XXXXX**

**Your account details now appear as:**

**BSB: 702-746**

**Account Number: 4000XXXXX**

### What do I need to do?

#### Update your account details with any external institutions.

If you've saved your BSB and Account details as a 'Contact' or 'Payee' in an online banking portal of another bank, financial institution, or 3rd party provider, please update them with your new **BSB: 702-746**.

#### Inform your contacts.

If any of your contacts, family, friends, or 3rd party providers have your account details saved to make payments to you, let them know your new **BSB: 702-746**.

#### If you have your salary paid into your account.

If you have a salary credit arrangement with your employer to transfer part or all your salary into your account, you'll need to inform them of your new **BSB: 702-746** as soon as possible.

#### Direct Debit.

If you have a Direct Debit set up, please provide your new **BSB: 702-746** to any new or existing external institutions that you have Direct Debit arrangements with.

#### Deposits / Electronic Transfers.

The BSB you use to deposit into your account(s) via EFT is changing. Please use the new **BSB: 702-746**.

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Program Manager: **Columbus Capital Pty Limited trading as Origin Mortgage Management Services**

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## Supplementary Schedule of Fees Effective 1st August 2023

<b>Loan Account Variation Fee</b>	Payable upon completion each time you request us to split, switch or convert a loan account or sub-account and we agree to the variation	\$250.00
<b>Loan Facility Variation Fee</b>	Payable upon completion each time you request, and we agree to change the loan facility including a principle increase, security variation, or similar.	\$450.00 plus Third Party Costs#
<b>Fixed Rate Fee^</b>	Payable upon settlement if we agree to fix an interest rate on a loan account.	\$495.00 per request
<b>Annual Facility Fee</b>	Payable annually in advance on each anniversary of the settlement date.	\$395.00 per annum
<b>Settlement Cancellation Fee</b>	Payable after cancellation if you cancel a settlement for any reason. Not charged on Postponements.	\$300.00
<b>Break Costs (Fixed Loans)</b>	Payable on the discharge of a fixed rate loan.	Unascertainable
<b>Construction Administration Fee</b>	Payable for the draw downs and management of your loan through the construction process.	\$1,500.00 plus Third Party Costs#
<b>Manual Redraw Fee</b>	Payable if you request, and we approve a redraw and the request is made other than electronically.	\$25.00
<b>Ad Hoc Statement Fee</b>	Payable per statement cycle if you request, and we provide an ad hoc statement.	\$15.00
<b>Insurance Renewal Fee</b>	Payable if you do not provide evidence of a current building insurance policy and we renew or take out building insurance on your behalf.	\$200.00 per renewal plus our out-of-pocket expenses which will include the costs of the insurance premium which is unascertainable.
<b>Dishonour Fee</b>	Payable to cover our administrative costs when there is a dishonoured payment. You must also pay any third party costs we incur.	\$20.00 per dishonour, plus Third Party Costs#
<b>Arrears Administration Fee</b>	Payable on the day after your account has been in arrears for 10 days and on the same day each month thereafter until all arrears has been repaid.	\$150.00 per month
<b>Discharge Administration Fee</b>	Payable per discharge of mortgage if we are required to discharge your mortgage or any related security.	\$2,200.00 plus Third Party Costs#

^ Subject to approval and availability. Fees apply. # Third Party Costs; cost/s incurred by services provider/s external to Origin Mortgage Management Services and will vary depending on the nature of the service and request. These cost/s are passed on directly to the applicant/s. Supplementary Schedule of fees are to be considered with the schedule of fees outlined in your loan contract.

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