




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

Your Statement

Account Name/s:	Bradley Super Co Pty Ltd IOR & ATF Bradley Super Fund
BSB 012-666	Account Number 400062940
Product Name	Bluebay Classic SMSF Home Loan
Account Status	Active
Statement Period	01 Jul 2022 to 31 Dec 2022
Current Interest Rate	6.29 % p.a.
Enquiries 	1300 258 229

Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$210,066.12 DR		\$4,586.74		\$8,215.54		\$206,437.32 DR
Loan Account Limit						\$214,214.34
Available redraw						\$7,777.02
Interest charged this statement period						\$4,586.74
Offset benefit for this statement period						\$2,587.37
Interest charged this financial year						\$4,586.74
Offset benefit for this financial year						\$2,335.20

Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$1,321.14	Monthly	9 of every month



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

Bluebay Home Loans Pty Ltd
ACN 127 824 524 Australian Credit Licence Number 389250
Address: WALTERS DRIVE OSBORNE PARK WA 6017 Telephone: 1300 258 229 Email: 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 Jul 2022	Balance brought forward			\$210,066.12 DR
09 Jul 2022	Interest Original amount of \$968.03 received an offset benefit of \$348.57.	\$619.46		\$210,685.58 DR
11 Jul 2022	Interaccount Payment Inter Account payment from account: 400062941. Receipt # 46054690154		\$1,201.29	\$209,484.29 DR
07 Jul 2022	Interest rate adjusted from 5.740% to 6.240% effective from 13/07/2022			\$209,484.29 DR
03 Aug 2022	Interest rate adjusted from 6.240% to 6.740% effective from 04/08/2022			\$209,484.29 DR
09 Aug 2022	Interaccount Payment Inter Account payment from account: 400062941. Receipt # 46054690154		\$1,267.49	\$208,216.80 DR
09 Aug 2022	Interest Original amount of \$1,113.45 received an offset benefit of \$401.99.	\$711.46		\$208,928.26 DR
06 Sep 2022	Interest rate adjusted from 6.740% to 7.240% effective from 08/09/2022			\$208,928.26 DR
09 Sep 2022	Interaccount Payment Inter Account payment from account: 400062941. Receipt # 46054690154		\$1,331.56	\$207,596.70 DR
09 Sep 2022	Interest Original amount of \$1,198.84 received an offset benefit of \$427.32.	\$771.52		\$208,368.22 DR
04 Oct 2022	Interest rate adjusted from 7.240% to 7.490% effective from 06/10/2022			\$208,368.22 DR
09 Oct 2022	Interest Original amount of \$1,244.21 received an offset benefit of \$446.19.	\$798.02		\$209,166.24 DR
10 Oct 2022	Interaccount Payment Inter Account payment from account: 400062941. Receipt # 46054690154		\$1,396.57	\$207,769.67 DR
01 Nov 2022	Interest rate adjusted from 7.490% to 7.740% effective from 03/11/2022			\$207,769.67 DR
09 Nov 2022	Interaccount Payment Inter Account payment from account: 400062941. Receipt # 46054690154		\$1,493.37	\$206,276.30 DR
09 Nov 2022	Interest Original amount of \$1,330.52 received an offset benefit of \$483.20.	\$847.32		\$207,123.62 DR
07 Dec 2022	Interest rate adjusted from 7.740% to 7.990% effective from 08/12/2022			\$207,123.62 DR
09 Dec 2022	Interaccount Payment Inter Account payment from account: 400062941. Receipt # 46054690154		\$1,525.26	\$205,598.36 DR
09 Dec 2022	Interest Original amount of \$1,319.06 received an offset benefit of \$480.10.	\$838.96		\$206,437.32 DR
30 Dec 2022	Interest rate adjusted from 7.990% to 6.290% effective from 30/12/2022			\$206,437.32 DR
TOTALS AT END OF PERIOD		\$4,586.74	\$8,215.54	\$206,437.32 DR

Bluebay Home Loans Pty Ltd
 ACN 127 824 524 Australian Credit Licence Number 389250
 Address: WALTERS DRIVE OSBORNE PARK WA 6017 Telephone: 1300 258 229 Email: 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

Overdue Payment Summary		
Total Amount Payable including Arrears		Payment Due Date
\$1,321.14		09 Jan 2023
Scheduled Payment Amount		\$1,321.14
Arrears Amount Due		\$0.00
The Arrears Amount is due and payable immediately.		
Total		\$1,321.14

Dear Customer,
We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.
The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement.
The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.
To further improve your customer experience with us, more changes will be made to improve our statements moving forward.