

HOME LOAN

Customer Enquiries 13 13 76
(7:30am to 7:30pm, Mon-Sat)

Loan Acct Number S314 0002073 00

BSB/Acct ID No. 113-914 000207300

Statement Start Date 01/07/2019


Statement End Date 22/11/2019

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Loan Account

CARRUTHERS LUVERA FAMILY SUPER PTY LTD ATF CARRUTHERS LUVERA FAMILY SUPER FUND

Account Summary as at 22 Nov 2019

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	204,515.90	+	\$5,346.61	+	60.00	-	7,732.00	=	202,190.51
			Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
			19yrs 00mths		19yrs 00mths		\$0.00		6.120%

Repayment Details as at 22 Nov 2019**Monthly Repayment**

\$1,515.00

Monthly Repayment Due Date

due on the 22nd



Biller Code: 808287
Ref: 113914000207300

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.

Phone Banking Plus
☎ 13 33 22

Loan Acct Number S314 0002073 00

BSB/Acct ID No. 113-914 000207300

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 6.470% PA			204,515.90
16 Jul 2019	INTEREST RATE CHANGE TO 6.27% PA			204,515.90
21 Jul 2019	INTEREST	1,080.85		205,596.75
21 Jul 2019	ADMIN FEE	12.00		205,608.75
22 Jul 2019	OUTWARD D/E		1,580.00	204,028.75
21 Aug 2019	INTEREST	1,086.50		205,115.25
21 Aug 2019	ADMIN FEE	12.00		205,127.25
22 Aug 2019	OUTWARD D/E		1,556.00	203,571.25
21 Sep 2019	INTEREST	1,084.06		204,655.31
21 Sep 2019	ADMIN FEE	12.00		204,667.31
22 Sep 2019	OUTWARD D/E		1,532.00	203,135.31
16 Oct 2019	INTEREST RATE CHANGE TO 6.12% PA			203,135.31
21 Oct 2019	INTEREST	1,041.83		204,177.14
21 Oct 2019	ADMIN FEE	12.00		204,189.14
22 Oct 2019	OUTWARD D/E		1,532.00	202,657.14
21 Nov 2019	INTEREST	1,053.37		203,710.51
21 Nov 2019	ADMIN FEE	12.00		203,722.51
22 Nov 2019	OUTWARD D/E		1,532.00	202,190.51
22 Nov 2019	<i>Closing Balance</i>			202,190.51

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.

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.
