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Loan Acct Number S514 0226157 00

BSB/Acct ID No. 115-914 022615700

Statement Start Date 01/03/2021

Statement End Date 30/06/2021

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Mar 2021	Opening Balance Interest Rate 5.870% PA			131,448.20
27 Mar 2021	INTEREST	590.76		132,038.96
27 Mar 2021	ADMIN FEE	12.00		132,050.96
28 Mar 2021	REPAYMT A/C TFR		854.00	131,196.96
27 Apr 2021	INTEREST	652.91		131,849.87
27 Apr 2021	ADMIN FEE	12.00		131,861.87
28 Apr 2021	REPAYMT A/C TFR		854.00	131,007.87
27 May 2021	INTEREST	631.09		131,638.96
27 May 2021	ADMIN FEE	12.00		131,650.96
28 May 2021	REPAYMT A/C TFR		854.00	130,796.96
27 Jun 2021	INTEREST	651.02		131,447.98
27 Jun 2021	ADMIN FEE	12.00		131,459.98
28 Jun 2021	REPAYMT A/C TFR		854.00	130,605.98
30 Jun 2021	Closing Balance			130,605.98

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Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at [banksa.com.au/dispute](http://banksa.com.au/dispute)

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# HOME LOAN



013

KAREN LEAR & THOMAS JOHN LEAR  
 KAREN LEAR  
 55 PARKS ROAD  
 MOSS VALE NSW 2577

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

**Loan Acct Number** S514 0226157 00

**BSB/Acct ID No.** 115-914 022615700

**Statement Start Date** 01/03/2021

**Statement End Date** 30/06/2021

**Page** 1 of 2

**Loan Account**

KARMRIA PTY. LTD. ACN 606168398 ATF TOMKAR SUPER FUND

**Account Summary as at 30 Jun 2021**

<b>Opening Balance</b> 131,448.20	+	<b>Interest Charge for the Period</b> \$2,525.78	+	<b>Total Debits excluding Interest</b> 48.00	-	<b>Total Credits</b> 3,416.00	=	<b>Closing Balance</b> 130,605.98
<b>Payments in Advance</b> \$20.00		<b>Contract Term Remaining</b> 24yrs 02mths		<b>Forecasted Term</b> 24yrs 02mths		<b>Interest Offset Benefit for Statement Period</b> \$4.37		<b>Annual Percentage Rate</b> 5.870%

**Repayment Details as at 30 Jun 2021**

<b>Monthly Repayment</b> \$854.00	<b>Monthly Repayment Due Date</b> due on the 28th	<b>Repayment Account</b> 9000 203 297 840
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00

AS AT 30 JUN 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$20.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2021 IS \$7,792.80.



**Billers Code: 808287**  
**Ref: 115914022615700**

\*\*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 S514 0226157 00

BSB/Acct ID No. 115-914 022615700

Statement Start Date 29/08/2020

Statement End Date 28/02/2021

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Phone Banking Plus

☎ 13 33 22

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
29 Aug 2020	Opening Balance Interest Rate 5.870% PA			132,595.97
29 Aug 2020	INTEREST RATE CHANGE TO 5.87% PA			132,595.97
27 Sep 2020	INTEREST	660.96		133,256.93
27 Sep 2020	ADMIN FEE	12.00		133,268.93
28 Sep 2020	REPAYMT A/C TFR		854.00	132,414.93
27 Oct 2020	INTEREST	637.74		133,052.67
27 Oct 2020	ADMIN FEE	12.00		133,064.67
28 Oct 2020	REPAYMT A/C TFR		854.00	132,210.67
27 Nov 2020	INTEREST	657.96		132,868.63
27 Nov 2020	ADMIN FEE	12.00		132,880.63
28 Nov 2020	REPAYMT A/C TFR		854.00	132,026.63
27 Dec 2020	INTEREST	636.07		132,662.70
27 Dec 2020	ADMIN FEE	12.00		132,674.70
28 Dec 2020	REPAYMT A/C TFR		854.00	131,820.70
27 Jan 2021	INTEREST	656.43		132,477.13
27 Jan 2021	ADMIN FEE	12.00		132,489.13
28 Jan 2021	REPAYMT A/C TFR		854.00	131,635.13
27 Feb 2021	INTEREST	655.07		132,290.20
27 Feb 2021	ADMIN FEE	12.00		132,302.20
28 Feb 2021	REPAYMT A/C TFR		854.00	131,448.20
28 Feb 2021	Closing Balance			131,448.20

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**Loan Acct Number** S514 0226157 00

**BSB/Acct ID No.** 115-914 022615700

**Statement Start Date** 29/08/2020

**Statement End Date** 28/02/2021

**Page** 1 of 2

**Loan Account**

KARMRIA PTY. LTD. ACN 606168398 ATF TOMKAR SUPER FUND

**Account Summary as at 28 Feb 2021**

<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>
132,595.97	+	\$3,904.23	+	72.00	-	5,124.00	=	131,448.20
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$20.00		24yrs 06mths		24yrs 06mths		\$6.30		5.870%

**Repayment Details as at 28 Feb 2021**

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$854.00	due on the 28th	9000 203 297 840
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

AS AT 28 FEB 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$20.00.



**Biller Code: 808287**  
**Ref: 115914022615700**

\*\*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).\*\*

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Loan Acct Number S514 0226157 00

BSB/Acct ID No. 115-914 022615700

Statement Start Date 01/07/2020

Statement End Date 28/08/2020

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2020	Opening Balance Interest Rate 6.160% PA			132,595.97
27 Jul 2020	INTEREST	670.26		133,266.23
27 Jul 2020	ADMIN FEE	12.00		133,278.23
28 Jul 2020	REPAYMT A/C TFR		682.26	132,595.97
27 Aug 2020	INTEREST	692.53		133,288.50
27 Aug 2020	ADMIN FEE	12.00		133,300.50
28 Aug 2020	REPAYMT A/C TFR		704.53	132,595.97
28 Aug 2020	Closing Balance			132,595.97

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**Page** 1 of 2

**Loan Account**

KARMRIA PTY. LTD. ACN 606168398 ATF TOMKAR SUPER FUND

**Account Summary as at 28 Aug 2020**

<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>
132,595.97	+	\$1,362.79	+	24.00	-	1,386.79	=	132,595.97
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$20.00		25yrs 00mths		25yrs 00mths		\$2.26		5.870%

**Repayment Details as at 28 Aug 2020**

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$854.00	due on the 28th	9000 203 297 840
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

AS AT 28 AUG 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$20.00.



**Bill Code: 808287**  
**Ref: 115914022615700**

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