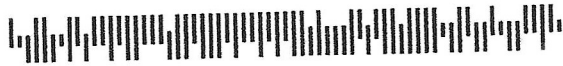


Statement of Account

HOME LOAN

St.George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714



003

MR W A WATTERS & MRS J I WATTERS
1 JERSEY PLACE
CROMER NSW 2099

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

Loan Acct Number S411 0686532 00

BSB/Acct ID No. 114-911 068653200

Statement Start Date 24/12/2022

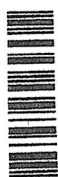
Statement End Date 17/06/2023

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Loan Account

WAYNE AND JENNIFER WATTERS SMSF P/L ATF WAYNE AND JENNIFER WATTERS SMSF

Account Summary as at 17 Jun 2023

		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	Opening Balance							
	285,991.14	+	\$12,445.42	+	398.00	-	298,834.56	= 0.00
						Interest Offset Benefit for Statement Period		Annual Percentage Rate
						\$0.00		9.620%



Bill Code: 808220
Ref: 114911068653200

**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).*

inform the Bank promptly of any error or unauthorised transaction.

Phone Banking Plus
☎ 13 33 22

Loan Acct Number S411 0686532 00

BSB/Acct ID No. 114-911 068653200

Statement Start Date 24/12/2022

Statement End Date 17/06/2023

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Dec 2022	<i>Opening Balance</i>			285,991.14
	Interest Rate 8.870% PA			
22 Jan 2023	INTEREST	2,154.49		288,145.63
22 Jan 2023	LOAN ACCOUNT FEE	8.00		288,153.63
23 Jan 2023	OUTWARD D/E		2,311.00	285,842.63
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA			285,842.63
22 Feb 2023	INTEREST	2,157.29		287,999.92
22 Feb 2023	LOAN ACCOUNT FEE	8.00		288,007.92
23 Feb 2023	OUTWARD D/E		2,360.00	285,647.92
21 Mar 2023	INTEREST RATE CHANGE TO 9.37% PA			285,647.92
22 Mar 2023	INTEREST	2,002.35		287,650.27
22 Mar 2023	LOAN ACCOUNT FEE	8.00		287,658.27
23 Mar 2023	OUTWARD D/E		2,410.00	285,248.27
22 Apr 2023	INTEREST	2,270.03		287,518.30
22 Apr 2023	LOAN ACCOUNT FEE	8.00		287,526.30
23 Apr 2023	OUTWARD D/E		2,410.00	285,116.30
16 May 2023	INTEREST RATE CHANGE TO 9.62% PA			285,116.30
22 May 2023	INTEREST	2,209.46		287,325.76
22 May 2023	LOAN ACCOUNT FEE	8.00		287,333.76
23 May 2023	OUTWARD D/E		2,460.00	284,873.76
14 Jun 2023	LOAN REPAYMENT		286,883.56	2,009.80 CR
14 Jun 2023	DISCHARGE INT	1,651.80		358.00 CR
14 Jun 2023	LOAN ACCOUNT FEE	8.00		350.00 CR
14 Jun 2023	LOAN DISCHARGE FEE	350.00		0.00
17 Jun 2023	<i>Closing Balance</i>			0.00

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you. This statement applies to our Australian financial products and services. Our Statement can be found at: stgeorge.com.au/privacy/privacy-statement.

From 20 February 2023, home loans with overdue amounts will not be charged default interest.