

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

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 01/07/2022

Statement End Date 23/12/2022

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Loan Account

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

Account Summary as at 23 Dec 2022



Opening Balance 286,974.70	+	Interest Charge for the Period \$11,199.44	+	Total Debits excluding Interest 48.00	-	Total Credits 12,231.00	=	Closing Balance 285,991.14
		Contract Term Remaining 24yrs 00mths		Forecasted Term 24yrs 00mths		Interest Offset Benefit for Statement Period \$0.00		Annual Percentage Rate 8.870%

Repayment Details as at 23 Dec 2022

Monthly Repayment
\$2,311.00

Monthly Repayment Due Date
due on the 23rd



Biller 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).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	Opening Balance Interest Rate 6.620% PA			286,974.70
20 Jul 2022	INTEREST RATE CHANGE TO 7.12% PA			286,974.70
22 Jul 2022	INTEREST	1,573.25		288,547.95
22 Jul 2022	LOAN ACCOUNT FEE	8.00		288,555.95
23 Jul 2022	OUTWARD D/E		1,851.00	286,704.95
18 Aug 2022	INTEREST RATE CHANGE TO 7.62% PA			286,704.95
22 Aug 2022	INTEREST	1,753.38		288,458.33
22 Aug 2022	LOAN ACCOUNT FEE	8.00		288,466.33
23 Aug 2022	OUTWARD D/E		1,894.00	286,572.33
20 Sep 2022	INTEREST RATE CHANGE TO 8.12% PA			286,572.33
22 Sep 2022	INTEREST	1,866.41		288,438.74
22 Sep 2022	LOAN ACCOUNT FEE	8.00		288,446.74
23 Sep 2022	OUTWARD D/E		1,983.00	286,463.74
18 Oct 2022	INTEREST RATE CHANGE TO 8.37% PA			286,463.74
22 Oct 2022	INTEREST	1,921.66		288,385.40
22 Oct 2022	LOAN ACCOUNT FEE	8.00		288,393.40
23 Oct 2022	OUTWARD D/E		2,074.00	286,319.40
15 Nov 2022	INTEREST RATE CHANGE TO 8.62% PA			286,319.40
22 Nov 2022	INTEREST	2,051.07		288,370.47
22 Nov 2022	LOAN ACCOUNT FEE	8.00		288,378.47
23 Nov 2022	OUTWARD D/E		2,167.00	286,211.47
20 Dec 2022	INTEREST RATE CHANGE TO 8.87% PA			286,211.47
22 Dec 2022	INTEREST	2,033.67		288,245.14
22 Dec 2022	LOAN ACCOUNT FEE	8.00		288,253.14
23 Dec 2022	OUTWARD D/E		2,262.00	285,991.14
23 Dec 2022	Closing Balance			285,991.14

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.

Remember to check that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the 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 talk through your specific insurance needs, contact your insurer or body corporate.

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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 stgeorge.com.au/dispute



Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St. George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001