

# HOME LOAN



**Loan Acct Number** S514 0191548 00

**BSB/Acct ID No.** 115-914 019154800

**Statement Start Date** 01/07/2019

**Statement End Date** 24/11/2019

**Page** 3 of 3

## Transaction Details *continued*

Date	Transaction Description	Debit	Credit	Loan Balance
	Balance carried forward from previous page			254,570.78
23 Oct 2019	INTEREST	1,307.33		255,878.11
23 Oct 2019	ADMIN FEE	12.00		255,890.11
25 Oct 2019	BACKDATE 26/10/2019 BPAY OTHER INST		408.70	255,481.41
01 Nov 2019	BACKDATE 02/11/2019 BPAY OTHER INST		408.70	255,072.71
08 Nov 2019	BACKDATE 09/11/2019 BPAY OTHER INST		408.70	254,664.01
15 Nov 2019	BACKDATE 16/11/2019 BPAY OTHER INST		408.70	254,255.31
22 Nov 2019	BACKDATE 23/11/2019 BPAY OTHER INST		408.70	253,846.61
23 Nov 2019	INTEREST	1,324.59		255,171.20
23 Nov 2019	ADMIN FEE	12.00		255,183.20
24 Nov 2019	<i>Closing Balance</i>			255,183.20

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](http://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.

# HOME LOAN



047

MR M W REED & MRS W G RUSSELL-REED  
 9 KYM AVENUE  
 VALLEY VIEW SA 5093

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

**Loan Acct Number** S514 0191548 00

**BSB/Acct ID No.** 115-914 019154800

**Statement Start Date** 01/07/2019

**Statement End Date** 24/11/2019

**Page** 1 of 3

**Loan Account**

DARKGINGER PTY LTD ACN 160 105 420 ATF DARKGINGER SUPER FUND ABN 21465283214

**Account Summary as at 24 Nov 2019**

<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>
258,242.38	+	\$6,715.32	+	60.00	-	9,834.50	=	255,183.20
		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
		23yrs 06mths		23yrs 06mths		\$0.00		6.120%

**Repayment Details as at 24 Nov 2019**

**Monthly Repayment**  
 \$1,716.00

**Monthly Repayment Due Date**  
 due on the 24th

AS AT 24 NOV 2019 YOUR REPAYMENTS WERE IN ARREARS BY \$757.50. UNLESS YOU HAVE MADE ALTERNATIVE ARRANGEMENTS, YOU ARE REQUIRED TO MAKE YOUR SCHEDULED REPAYMENTS.



**Bill Code: 808287**  
**Ref: 115914019154800**

\*\*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** S514 0191548 00

**BSB/Acct ID No.** 115-914 019154800

**Statement Start Date** 01/07/2019

**Statement End Date** 24/11/2019

**Page** 2 of 3

**Transaction Details**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Loan Balance</b>
01 Jul 2019	<i>Opening Balance</i> Interest Rate 6.470% PA			258,242.38
03 Jul 2019	BACKDATE 04/07/2019 BPAY OTHER INST		1,802.00	256,440.38
16 Jul 2019	INTEREST RATE CHANGE TO 6.27% PA			256,440.38
23 Jul 2019	INTEREST	1,355.33		257,795.71
23 Jul 2019	ADMIN FEE	12.00		257,807.71
06 Aug 2019	BACKDATE 07/08/2019 BPAY OTHER INST		1,802.00	256,005.71
09 Aug 2019	BACKDATE 10/08/2019 BPAY OTHER INST		408.70	255,597.01
23 Aug 2019	INTEREST	1,366.25		256,963.26
23 Aug 2019	ADMIN FEE	12.00		256,975.26
23 Aug 2019	BACKDATE 24/08/2019 BPAY OTHER INST		408.70	256,566.56
23 Aug 2019	INT ADJUSTMENT		0.07	256,566.49
30 Aug 2019	BACKDATE 31/08/2019 BPAY OTHER INST		408.70	256,157.79
06 Sep 2019	BACKDATE 07/09/2019 BPAY OTHER INST		100.00	256,057.79
06 Sep 2019	BACKDATE 07/09/2019 BPAY OTHER INST		408.70	255,649.09
13 Sep 2019	BACKDATE 14/09/2019 BPAY OTHER INST		408.70	255,240.39
20 Sep 2019	BACKDATE 21/09/2019 BPAY OTHER INST		408.70	254,831.69
23 Sep 2019	INTEREST	1,361.89		256,193.58
23 Sep 2019	ADMIN FEE	12.00		256,205.58
27 Sep 2019	BACKDATE 28/09/2019 BPAY OTHER INST		408.70	255,796.88
04 Oct 2019	BACKDATE 05/10/2019 BPAY OTHER INST		408.70	255,388.18
11 Oct 2019	BACKDATE 12/10/2019 BPAY OTHER INST		408.70	254,979.48
16 Oct 2019	INTEREST RATE CHANGE TO 6.12% PA			254,979.48
18 Oct 2019	BACKDATE 19/10/2019 BPAY OTHER INST		408.70	254,570.78
	Balance carried forward to next page			254,570.78

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 VALLEY VIEW SA 5093

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 (7:30am to 7:30pm, Mon-Sat)

**Loan Acct Number** S514 0191548 00

**BSB/Acct ID No.** 115-914 019154800

**Statement Start Date** 25/11/2019

**Statement End Date** 22/02/2020

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**Loan Account**

DARKGINGER PTY LTD ACN 160 105 420 ATF DARKGINGER SUPER FUND ABN 21465283214

**Account Summary as at 22 Feb 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>
255,183.20	+	\$3,789.64	+	386.00	-	259,358.84	=	0.00
						<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
						\$0.00		6.120%



**Billers Code: 808287**  
**Ref: 115914019154800**

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**Phone Banking Plus**  
**☎ 13 33 22**

**Loan Acct Number** S514 0191548 00

**BSB/Acct ID No.** 115-914 019154800

**Statement Start Date** 25/11/2019

**Statement End Date** 22/02/2020

**Page** 2 of 2

**Transaction Details**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Loan Balance</b>
25 Nov 2019	<i>Opening Balance</i> Interest Rate 6.120% PA			255,183.20
29 Nov 2019	BACKDATE 30/11/2019 BPAY OTHER INST		408.70	254,774.50
06 Dec 2019	BACKDATE 07/12/2019 BPAY OTHER INST		408.70	254,365.80
13 Dec 2019	BACKDATE 14/12/2019 BPAY OTHER INST		408.70	253,957.10
20 Dec 2019	BACKDATE 21/12/2019 BPAY OTHER INST		408.70	253,548.40
23 Dec 2019	INTEREST	1,279.63		254,828.03
23 Dec 2019	ADMIN FEE	12.00		254,840.03
27 Dec 2019	BACKDATE 28/12/2019 BPAY OTHER INST		408.70	254,431.33
03 Jan 2020	BACKDATE 04/01/2020 BPAY OTHER INST		408.70	254,022.63
10 Jan 2020	BACKDATE 11/01/2020 BPAY OTHER INST		408.70	253,613.93
17 Jan 2020	BACKDATE 18/01/2020 BPAY OTHER INST		408.70	253,205.23
23 Jan 2020	INTEREST	1,319.81		254,525.04
23 Jan 2020	ADMIN FEE	12.00		254,537.04
24 Jan 2020	BACKDATE 25/01/2020 BPAY OTHER INST		408.70	254,128.34
31 Jan 2020	BACKDATE 01/02/2020 BPAY OTHER INST		408.70	253,719.64
07 Feb 2020	BACKDATE 08/02/2020 BPAY OTHER INST		408.70	253,310.94
14 Feb 2020	BACKDATE 15/02/2020 BPAY OTHER INST		408.70	252,902.24
21 Feb 2020	LOAN REPAYMENT		254,454.44	1,552.20 CR
21 Feb 2020	DISCHARGE INT	1,190.20		362.00 CR
21 Feb 2020	ADMIN FEE	12.00		350.00 CR
21 Feb 2020	DISCHARGE FEE	350.00		0.00
22 Feb 2020	<i>Closing Balance</i>			0.00