

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

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
258,242.38	+	\$6,715.32	+	60.00	-	9,834.50	=	255,183.20
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		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.



Billers 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

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Page 2 of 3

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
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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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. 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.