

## 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.



**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

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	Opening Balance 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

## 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	Closing Balance			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.