

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



017

MR D LIU & MRS T LIU
74 VERULAM ROAD
NORTH LAMBTON NSW 2299

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

Loan Acct Number S211 0963413 00

BSB/Acct ID No. 112-911 096341300

Statement Start Date 01/07/2021

Statement End Date 13/08/2021

Page 1 of 2

Loan Account

DAVID AND TEIGEN LIU FAMILY INVEST P/L ATF DAVID & TEIGEN LIU FAMILY SUPER FUND

Account Summary as at 13 Aug 2021

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
227,783.38	+	\$1,181.74	+	24.00	-	2,958.00	=	226,031.12
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		25yrs 06mths		24yrs 00mths		\$1,048.50		5.870%

Repayment Details as at 13 Aug 2021

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
1,479.00	due on the 13th	424 640 589
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00



Billers Code: 808220
Ref: 112911096341300

**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.

Loan Acct Number S211 0963413 00

BSB/Acct ID No. 112-911 096341300

Statement Start Date 01/07/2021

Statement End Date 13/08/2021

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			227,783.38
12 Jul 2021	INTEREST	593.94		228,377.32
12 Jul 2021	ADMIN FEE	12.00		228,389.32
13 Jul 2021	REPAYMT A/C TFR		1,479.00	226,910.32
12 Aug 2021	INTEREST	587.80		227,498.12
12 Aug 2021	ADMIN FEE	12.00		227,510.12
13 Aug 2021	REPAYMT A/C TFR		1,479.00	226,031.12
13 Aug 2021	<i>Closing Balance</i>			226,031.12

From 31/03/2021 no fees apply for duplicate or interim statements, copies of cheques or documents.

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

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Loan Acct Number S211 0963413 00

BSB/Acct ID No. 112-911 096341300

Statement Start Date 14/08/2021

Statement End Date 13/02/2022

Page 1 of 3

Loan Account

DAVID AND TEIGEN LIU FAMILY INVEST P/L ATF DAVID & TEIGEN LIU FAMILY SUPER FUND

Account Summary as at 13 Feb 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
226,031.12	+	\$3,155.12	+	60.00	-	8,862.00	=	220,384.24
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		25yrs 00mths		22yrs 09mths		\$3,465.05		5.870%

Repayment Details as at 13 Feb 2022

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,475.00	due on the 13th	424 640 589
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00



Billers Code: 808220
Ref: 112911096341300

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Loan Acct Number S211 0963413 00

BSB/Acct ID No. 112-911 096341300

Statement Start Date 14/08/2021

Statement End Date 13/02/2022

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
14 Aug 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			226,031.12
12 Sep 2021	INTEREST	573.34		226,604.46
12 Sep 2021	LOAN ACCOUNT FEE	12.00		226,616.46
13 Sep 2021	REPAYMT A/C TFR		1,479.00	225,137.46
12 Oct 2021	INTEREST	541.82		225,679.28
12 Oct 2021	LOAN ACCOUNT FEE	12.00		225,691.28
13 Oct 2021	REPAYMT A/C TFR		1,479.00	224,212.28
12 Nov 2021	INTEREST	541.85		224,754.13
12 Nov 2021	LOAN ACCOUNT FEE	12.00		224,766.13
13 Nov 2021	REPAYMT A/C TFR		1,479.00	223,287.13
12 Dec 2021	INTEREST	505.97		223,793.10
12 Dec 2021	LOAN ACCOUNT FEE	8.00		223,801.10
13 Dec 2021	REPAYMT A/C TFR		1,475.00	222,326.10
12 Jan 2022	INTEREST	504.51		222,830.61
12 Jan 2022	LOAN ACCOUNT FEE	8.00		222,838.61
13 Jan 2022	REPAYMT A/C TFR		1,475.00	221,363.61
12 Feb 2022	INTEREST	487.63		221,851.24
12 Feb 2022	LOAN ACCOUNT FEE	8.00		221,859.24
13 Feb 2022	REPAYMT A/C TFR		1,475.00	220,384.24
13 Feb 2022	<i>Closing Balance</i>			220,384.24

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Loan Acct Number S211 0963413 00

BSB/Acct ID No. 112-911 096341300

Statement Start Date 14/08/2021

Statement End Date 13/02/2022

Page 3 of 3

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.

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Email: info@afca.org.au

Phone 1800 931 678

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

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BSB/Acct ID No. 112-911 096341300

Statement Start Date 14/02/2022

Statement End Date 30/06/2022

Page 1 of 3

Loan Account

DAVID AND TEIGEN LIU FAMILY INVEST P/L ATF DAVID & TEIGEN LIU FAMILY SUPER FUND

Account Summary as at 30 Jun 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
220,384.24	+	\$1,830.85	+	32.00	-	5,900.00	=	216,347.09
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		24yrs 08mths		24yrs 08mths		\$2,432.29		6.620%

Repayment Details as at 30 Jun 2022

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$475.00	due on the 13th	424 640 589
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$6,167.71.



Bill Code: 808220
Ref: 112911096341300

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Loan Acct Number S211 0963413 00

BSB/Acct ID No. 112-911 096341300

Statement Start Date 14/02/2022

Statement End Date 30/06/2022

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
14 Feb 2022	<i>Opening Balance</i> Interest Rate 5.870% PA			220,384.24
12 Mar 2022	INTEREST	428.53		220,812.77
12 Mar 2022	LOAN ACCOUNT FEE	8.00		220,820.77
13 Mar 2022	REPAYMT A/C TFR		1,475.00	219,345.77
12 Apr 2022	INTEREST	467.53		219,813.30
12 Apr 2022	LOAN ACCOUNT FEE	8.00		219,821.30
13 Apr 2022	REPAYMT A/C TFR		1,475.00	218,346.30
12 May 2022	INTEREST	464.82		218,811.12
12 May 2022	LOAN ACCOUNT FEE	8.00		218,819.12
13 May 2022	REPAYMT A/C TFR		1,475.00	217,344.12
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			217,344.12
12 Jun 2022	INTEREST	469.97		217,814.09
12 Jun 2022	LOAN ACCOUNT FEE	8.00		217,822.09
13 Jun 2022	REPAYMT A/C TFR		1,475.00	216,347.09
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			216,347.09
30 Jun 2022	<i>Closing Balance</i>			216,347.09

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

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Statement Start Date 14/02/2022

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Statement of Account

COMPLETE FREEDOM OFFSET

 017

DAVID & TEIGEN LIU FAMILY INVESTMENTS P/
 L ATF DAVID & TEIGEN LIU FAMILY SUPER FU
 74 VERULAM ROAD
 NORTH LAMBTON NSW 2299

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 424640589
Statement Period 04/02/2021 to 03/08/2021
Statement No. 5(page 1 of 5)

DAVID & TEIGEN LIU FAMILY INVESTMENTS P/
 L ATF DAVID & TEIGEN LIU FAMILY SUPER FU

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
76,057.57	+	45,152.49	-	11,139.00	=	110,071.06

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
04 FEB	OPENING BALANCE			76,057.57
05 FEB	QUICKSUPER QUICKSPR2883767500		698.24	76,755.81
13 FEB	LOAN REPAYMENT S.211.0963413.00	1,479.00		75,276.81
16 FEB	QUICKSUPER QUICKSPR2891912010		397.53	75,674.34
24 FEB	QUICKSUPER QUICKSPR2898175278		454.67	76,129.01
26 FEB	Reece Realty Ren Reece Realty		990.30	77,119.31
3 MAR	QUICKSUPER QUICKSPR2904073256		502.12	77,621.43
10 MAR	QUICKSUPER QUICKSPR2909740392		454.67	78,076.10
13 MAR	LOAN REPAYMENT S.211.0963413.00	1,479.00		76,597.10
17 MAR	QUICKSUPER QUICKSPR2915811890		506.79	77,103.89
18 MAR	OSKO WITHDRAWAL 18MAR 16:22 Invoice 18194 Invoice 18194 Josh Ward	330.00		76,773.89
24 MAR	QUICKSUPER QUICKSPR2921211929		844.38	77,618.27
29 MAR	Reece Realty Ren Reece Realty		1,355.30	78,973.57
30 MAR	QUICKSUPER QUICKSPR2925814928		470.13	79,443.70
07 APR	QUICKSUPER QUICKSPR2931640324		990.52	80,434.22
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			80,434.22

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			80,434.22
13 APR	TFR WDL BPAY INTERNET13APR 14:30 TO TAX OFFICE PAYMENTS 4494414425283560	403.00		80,031.22
13 APR	LOAN REPAYMENT S.211.0963413.00	1,479.00		78,552.22
13 APR	QUICKSUPER QUICKSPR2936427714		590.26	79,142.48
20 APR	QUICKSUPER QUICKSPR2942165713		990.52	80,133.00
28 APR	QUICKSUPER QUICKSPR2948757075		3,038.73	83,171.73
29 APR	Reece Realty Ren Reece Realty		1,334.55	84,506.28
04 MAY	QUICKSUPER QUICKSPR2953780768		1,854.67	86,360.95
11 MAY	QUICKSUPER QUICKSPR2959463006		3,081.11	89,442.06
13 MAY	LOAN REPAYMENT S.211.0963413.00	1,479.00		87,963.06
18 MAY	QUICKSUPER QUICKSPR2965078836		2,524.49	90,487.55
25 MAY	QUICKSUPER QUICKSPR2970399486		3,069.82	93,557.37
28 MAY	Reece Realty Ren Reece Realty		1,145.28	94,702.65
01 JUN	QUICKSUPER QUICKSPR2975731771		1,854.67	96,557.32
08 JUN	QUICKSUPER QUICKSPR2980185993		3,073.86	99,631.18
14 JUN	LOAN REPAYMENT S.211.0963413.00 EFFECTIVE DATE 13JUN	1,479.00		98,152.18
15 JUN	QUICKSUPER QUICKSPR2985262652		2,146.95	100,299.13
24 JUN	QUICKSUPER QUICKSPR2991629197		1,854.66	102,153.79
24 JUN	QUICKSUPER QUICKSPR2991629196		3,082.25	105,236.04
28 JUN	OSKO WITHDRAWAL 28JUN 09:50 SP 51679 Unit 1 The Proprietors Strata T	1,200.00		104,036.04
30 JUN	Reece Realty Ren Reece Realty		1,695.50	105,731.54
30 JUN	QUICKSUPER QUICKSPR2995988105		2,912.23	108,643.77
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			108,643.77

Account Number 424640589
Statement Period 04/02/2021 to 03/08/2021
Statement No. 5(page 3 of 5)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			108,643.77
13 JUL	LOAN REPAYMENT S.211.0963413.00	1,479.00		107,164.77
13 JUL	QUICKSUPER QUICKSPR3004723114		545.38	107,710.15
21 JUL	QUICKSUPER QUICKSPR3010101879		618.53	108,328.68
26 JUL	TFR WDL BPAY INTERNET26JUL 17:09 TO ASIC 2296136867761	276.00		108,052.68
29 JUL	QUICKSUPER QUICKSPR3014924204		486.02	108,538.70
29 JUL	Reece Realty Ren Reece Realty		978.00	109,516.70
02 AUG	TFR WDL BPAY INTERNET01AUG 12:35 TO ASIC 2296136853407	56.00		109,460.70
03 AUG	QUICKSUPER QUICKSPR3018298202		610.36	110,071.06
03 AUG	<i>CLOSING BALANCE</i>			110,071.06

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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- This statement should be retained for taxation purposes.
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Statement of Account

COMPLETE FREEDOM OFFSET

017
 DAVID & TEIGEN LIU FAMILY INVESTMENTS P/
 L ATF DAVID & TEIGEN LIU FAMILY SUPER FU
 74 VERULAM ROAD
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Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 424640589
Statement Period 04/08/2021 to 03/02/2022
Statement No. 6(page 1 of 5)

DAVID & TEIGEN LIU FAMILY INVESTMENTS P/
 L ATF DAVID & TEIGEN LIU FAMILY SUPER FU

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
110,071.06	+	24,730.70	-	10,213.00	=	124,588.76

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
04 AUG	OPENING BALANCE			110,071.06
10 AUG	QUICKSUPER QUICKSPR3022741574		1,204.44	111,275.50
13 AUG	LOAN REPAYMENT S.211.0963413.00	1,479.00		109,796.50
17 AUG	QUICKSUPER QUICKSPR3027500820		614.56	110,411.06
18 AUG	TFR WDL BPAY INTERNET18AUG 11:48 TO TAX OFFICE PAYMENTS 4494414425283560	449.00		109,962.06
24 AUG	QUICKSUPER QUICKSPR3031900425		478.60	110,440.66
30 AUG	Reece Realty Ren Reece Realty		985.97	111,426.63
31 AUG	QUICKSUPER QUICKSPR3036381238		578.23	112,004.86
08 SEP	QUICKSUPER QUICKSPR3041306967		478.59	112,483.45
13 SEP	LOAN REPAYMENT S.211.0963413.00	1,479.00		111,004.45
14 SEP	QUICKSUPER QUICKSPR3045454929		502.19	111,506.64
22 SEP	QUICKSUPER QUICKSPR3050338938		478.59	111,985.23
28 SEP	QUICKSUPER QUICKSPR3054238670		390.19	112,375.42
29 SEP	Reece Realty Ren Reece Realty		1,840.45	114,215.87
30 SEP	TFR WDL BPAY INTERNET30SEP 18:12 TO TAX OFFICE PAYMENTS 4494414425283560	449.00		113,766.87
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			113,766.87

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			113,766.87
05 OCT	QUICKSUPER QUICKSPR3058508837		567.01	114,333.88
13 OCT	LOAN REPAYMENT S.211.0963413.00	1,479.00		112,854.88
13 OCT	QUICKSUPER QUICKSPR3063723777		532.97	113,387.85
19 OCT	QUICKSUPER QUICKSPR3067845442		1,201.59	114,589.44
26 OCT	QUICKSUPER QUICKSPR3072335403		462.41	115,051.85
28 OCT	Reece Realty Ren Reece Realty		979.30	116,031.15
02 NOV	QUICKSUPER QUICKSPR3077026980		933.57	116,964.72
09 NOV	QUICKSUPER QUICKSPR3081549200		509.78	117,474.50
13 NOV	LOAN REPAYMENT S.211.0963413.00	1,479.00		115,995.50
16 NOV	QUICKSUPER QUICKSPR3086538329		879.93	116,875.43
23 NOV	QUICKSUPER QUICKSPR3091119976		515.99	117,391.42
29 NOV	Reece Realty Ren Reece Realty		1,335.30	118,726.72
30 NOV	QUICKSUPER QUICKSPR3095845455		1,284.04	120,010.76
07 DEC	QUICKSUPER QUICKSPR3100633181		517.69	120,528.45
13 DEC	LOAN REPAYMENT S.211.0963413.00	1,475.00		119,053.45
14 DEC	QUICKSUPER QUICKSPR3105400833		504.42	119,557.87
21 DEC	QUICKSUPER QUICKSPR3110161772		523.89	120,081.76
23 DEC	TFR WDL BPAY INTERNET23DEC 10:34 TO TAX OFFICE PAYMENTS 4494414425283560	449.00		119,632.76
24 DEC	QUICKSUPER QUICKSPR3112488092		1,255.43	120,888.19
30 DEC	Reece Realty Ren Reece Realty		1,357.92	122,246.11
11 JAN	QUICKSUPER QUICKSPR3121842836		521.23	122,767.34
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			122,767.34

Account Number 424640589
Statement Period 04/08/2021 to 03/02/2022
Statement No. 6(page 3 of 5)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			122,767.34
11 JAN	QUICKSUPER QUICKSPR3121842835		732.41	123,499.75
13 JAN	LOAN REPAYMENT S.211.0963413.00	1,475.00		122,024.75
18 JAN	QUICKSUPER QUICKSPR3126614055		390.51	122,415.26
25 JAN	QUICKSUPER QUICKSPR3130860093		504.42	122,919.68
28 JAN	Reece Realty Ren Reece Realty		1,355.31	124,274.99
02 FEB	QUICKSUPER QUICKSPR3136569618		313.77	124,588.76
03 FEB	<i>CLOSING BALANCE</i>			124,588.76

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

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Account Number 424640589
Statement Period 04/08/2021 to 03/02/2022
Statement No. 6(page 5 of 5)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

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Statement of Account
COMPLETE FREEDOM OFFSET

017

DAVID & TEIGEN LIU FAMILY INVESTMENTS P/
 L ATF DAVID & TEIGEN LIU FAMILY SUPER FU
 74 VERULAM ROAD
 NORTH LAMBTON NSW 2299

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 424640589
Statement Period 04/02/2022 to 03/08/2022
Statement No. 7(page 1 of 5)

DAVID & TEIGEN LIU FAMILY INVESTMENTS P/
 L ATF DAVID & TEIGEN LIU FAMILY SUPER FU

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
124,588.76	+	46,527.17	-	24,427.25	=	146,688.68

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
04 FEB	OPENING BALANCE			124,588.76
08 FEB	QUICKSUPER QUICKSPR3140502753		504.42	125,093.18
14 FEB	LOAN REPAYMENT S.211.0963413.00 EFFECTIVE DATE 13FEB	1,475.00		123,618.18
15 FEB	QUICKSUPER QUICKSPR3145523034		510.85	124,129.03
23 FEB	QUICKSUPER QUICKSPR3150788027		759.23	124,888.26
25 FEB	Reece Realty Ren Reece Realty		561.54	125,449.80
01 MAR	QUICKSUPER QUICKSPR3155634354		530.15	125,979.95
08 MAR	QUICKSUPER QUICKSPR3160375367		504.42	126,484.37
14 MAR	LOAN REPAYMENT S.211.0963413.00 EFFECTIVE DATE 13MAR	1,475.00		125,009.37
16 MAR	QUICKSUPER QUICKSPR3165806943		273.52	125,282.89
21 MAR	QUICKSUPER QUICKSPR3169353846		504.42	125,787.31
23 MAR	OSKO WITHDRAWAL 23MAR 15:38 Inv 2976 Platinum Cloud Consulting PL	1,672.00		124,115.31
30 MAR	TFR WDL BPAY INTERNET30MAR 10:40 TO TAX OFFICE PAYMENTS 4494414425283560	449.00		123,666.31
30 MAR	QUICKSUPER QUICKSPR3175800523		426.83	124,093.14
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			124,093.14

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Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			124,093.14
30 MAR	Reece Realty Ren Reece Realty		1,979.05	126,072.19
05 APR	QUICKSUPER QUICKSPR3179907188		718.99	126,791.18
13 APR	LOAN REPAYMENT S.211.0963413.00	1,475.00		125,316.18
13 APR	QUICKSUPER QUICKSPR3185509505		568.26	125,884.44
14 APR	TFR WDL BPAY INTERNET14APR 10:11 TO TAX OFFICE PAYMENTS 002009863524379521	5,859.25		120,025.19
19 APR	QUICKSUPER QUICKSPR3188706906		504.42	120,529.61
26 APR	QUICKSUPER QUICKSPR3193056898		605.88	121,135.49
28 APR	Reece Realty Ren Reece Realty		1,359.08	122,494.57
03 MAY	QUICKSUPER QUICKSPR3198456245		906.75	123,401.32
10 MAY	QUICKSUPER QUICKSPR3203419334		549.29	123,950.61
13 MAY	LOAN REPAYMENT S.211.0963413.00	1,475.00		122,475.61
18 MAY	QUICKSUPER QUICKSPR3209419869		504.42	122,980.03
25 MAY	QUICKSUPER QUICKSPR3214362584		532.73	123,512.76
30 MAY	Reece Realty Ren Reece Realty		1,206.14	124,718.90
31 MAY	QUICKSUPER QUICKSPR3218598983		5,504.42	130,223.32
06 JUN	OSKO WITHDRAWAL 06JUN 11:06 U1 Strata fee for SP 51 The Proprietor S	1,200.00		129,023.32
07 JUN	QUICKSUPER QUICKSPR3223720451		3,205.13	132,228.45
13 JUN	LOAN REPAYMENT S.211.0963413.00	1,475.00		130,753.45
15 JUN	QUICKSUPER QUICKSPR3229572262		5,504.42	136,257.87
21 JUN	QUICKSUPER QUICKSPR3233961322		3,235.07	139,492.94
28 JUN	QUICKSUPER QUICKSPR3238746948		5,732.40	145,225.34
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			145,225.34

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Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			145,225.34
30 JUN	Reece Realty Ren Reece Realty		1,979.05	147,204.39
06 JUL	QUICKSUPER QUICKSPR3245231661		3,185.86	150,390.25
13 JUL	TFR WDL BPAY INTERNET13JUL 11:03 TO TAX OFFICE PAYMENTS 4494414425283560	6,048.00		144,342.25
13 JUL	LOAN REPAYMENT S.211.0963413.00	1,475.00		142,867.25
13 JUL	QUICKSUPER QUICKSPR3250179647		880.14	143,747.39
21 JUL	QUICKSUPER QUICKSPR3256737546		658.87	144,406.26
27 JUL	TFR WDL BPAY INTERNET27JUL 13:05 TO ASIC 2296136853407	59.00		144,347.26
27 JUL	TFR WDL BPAY INTERNET27JUL 13:06 TO ASIC 2296136867761	290.00		144,057.26
27 JUL	QUICKSUPER QUICKSPR3261382604		958.90	145,016.16
28 JUL	Reece Realty Ren Reece Realty		1,582.14	146,598.30
03 AUG	QUICKSUPER QUICKSPR3266839660		90.38	146,688.68
03 AUG	<i>CLOSING BALANCE</i>			146,688.68

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

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Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

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 for Personal Banking or 133 800 for Business Banking. Alternatively, you can 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
