



**NAB Markets Loan**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 2-748  
Q & B JONES SUPERANNUATION FUND  
PO BOX 831  
NEWCASTLE NSW 2300

**Account Balance Summary**

Opening balance	\$167,485.50	Dr
Total credits	\$9,017.40	
Total debits	\$0.00	
<b>Closing balance</b>	<b>\$158,468.10</b>	<b>Dr</b>

**Statement starts 22 May 2019**  
**Statement ends 21 November 2019**

**Outlet Details**

Newcastle  
1 Newcomen St, Newcastle NSW 2300

**Lending Investment & Insurance Enquiries**

Banker Kobie Davis  
Telephone number (02) 4979 7855

**Account Details**

Q & B JONES PTY LTD A.C.N 624 562 769 ATF Q & B  
SUPERANNUATION FUND  
NAB MARKETS - FLEXIBLE RATE LOAN

BSB number 082-748  
Account number 26-133-8640

**For Your Information**

*The default margin applicable to facilities documented under our Business Letters of Offer and Finance Agreements will be reduced to 1% per annum from 1 August 2019. The default margin is one of the components used to determine the applicable default interest rate or default facility fee rate for these facilities.*

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
22 May 2019	Brought forward			167,485.50 Dr
31 May 2019	Please note from today your loan interest rate is 5.88%			
	Service Fee \$50.00 Has Been Charged			
	To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	165,982.60 Dr
3 Jun 2019	Debit Interest For The Last Interest Period \$863.30			
	Has Been Charged To Account 082-748 43-206-1253			165,982.60 Dr
28 Jun 2019	Please note from today your loan interest rate is 5.69%			
	Service Fee \$50.00 Has Been Charged			
	To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	164,479.70 Dr
1 Jul 2019	Debit Interest For The Last Interest Period \$748.70			
	Has Been Charged To Account 082-748 43-206-1253			164,479.70 Dr
31 Jul 2019	Please note from today your loan interest rate is 5.485%			
	Service Fee \$50.00 Has Been Charged			
	To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	162,976.80 Dr
1 Aug 2019	Debit Interest For The Last Interest Period \$846.15			
	Has Been Charged To Account 082-748 43-206-1253			162,976.80 Dr
30 Aug 2019	Please note from today your loan interest rate is 5.519%			
	Service Fee \$50.00 Has Been Charged			
	To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	161,473.90 Dr
2 Sep 2019	Debit Interest For The Last Interest Period \$734.74			
	Has Been Charged To Account 082-748 43-206-1253			161,473.90 Dr
	Carried forward			161,473.90 Dr

3.25/34.01/10.09.2020/SOU/7598/ID65195

## Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			161,473.90 Dr
30 Sep 2019	Please note from today your loan interest rate is 5.48% Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	159,971.00 Dr
1 Oct 2019	Debit Interest For The Last Interest Period \$756.89 Has Been Charged To Account 082-748 43-206-1253			159,971.00 Dr
31 Oct 2019	Please note from today your loan interest rate is 5.392% Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	158,468.10 Dr
1 Nov 2019	Debit Interest For The Last Interest Period \$744.54 Has Been Charged To Account 082-748 43-206-1253			158,468.10 Dr

## Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

## Explanatory Notes

*Please check all entries and report any apparent error or possible unauthorised transaction immediately.*

*We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.*

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PO BOX 831  
NEWCASTLE NSW 2300

**Account Balance Summary**

Opening balance	\$158,468.10	Dr
Total credits	\$7,514.50	
Total debits	\$0.00	
<b>Closing balance</b>	<b>\$150,953.60</b>	<b>Dr</b>

**Statement starts 22 November 2019**  
**Statement ends 21 May 2020**

**Outlet Details**

Newcastle  
1 Newcomen St, Newcastle NSW 2300

**Lending Investment & Insurance Enquiries**

Banker Kobie Davis  
Telephone number (02) 4979 7855

**Account Details**

Q & B JONES PTY LTD A.C.N 624 562 769 ATF Q & B  
SUPERANNUATION FUND  
NAB MARKETS - FLEXIBLE RATE LOAN

BSB number 082-748  
Account number 26-133-8640

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
22 Nov 2019	Brought forward			158,468.10 Dr
22 Nov 2019	Please Note, Your Debit Interest Rates Are 5.392% pa Within Limit, 10.470% pa For Balances Above Limit			158,468.10 Dr
29 Nov 2019	Please note from today your loan interest rate is 5.294% Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	156,965.20 Dr
2 Dec 2019	Debit Interest For The Last Interest Period \$678.89 Has Been Charged To Account 082-748 43-206-1253 Important As part of your loan agreement, we'd like to remind you that NAB loans normally require you to keep adequate insurance over any property that secures the loan, and over any assets that NAB has financed. Some facilities have other obligations. Please confirm with your insurer or broker that you have the right cover to adequately protect your assets. More information on general insurance is available at moneysmart.gov.au.			156,965.20 Dr
31 Dec 2019	Please note from today your loan interest rate is 5.34% Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	155,462.30 Dr
2 Jan 2020	Debit Interest For The Last Interest Period \$728.52 Has Been Charged To Account 082-748 43-206-1253			155,462.30 Dr
31 Jan 2020	Please note from today your loan interest rate is 5.27% Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	153,959.40 Dr
3 Feb 2020	Debit Interest For The Last Interest Period \$705.07 Has Been Charged To Account 082-748 43-206-1253			153,959.40 Dr
28 Feb 2020	Please note from today your loan interest rate is 5.255% Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			
	Carried forward			153,959.40 Dr

142/24/01/AM030102/SOU6830/DP91659

## Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			153,959.40 Dr
	From Account 082-748 43-206-1253.....		1,502.90	152,456.50 Dr
2 Mar 2020	Debit Interest For The Last Interest Period \$622.42 Has Been Charged To Account 082-748 43-206-1253			152,456.50 Dr
31 Mar 2020	Please note from today your loan interest rate is 4.822% Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			
	From Account 082-748 43-206-1253.....		1,502.90	150,953.60 Dr
1 Apr 2020	Debit Interest For The Last Interest Period \$702.39 Has Been Charged To Account 082-748 43-206-1253			150,953.60 Dr
9 Apr 2020	Please note from today your loan interest rate is 4.574%			150,953.60 Dr
30 Apr 2020	Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			150,953.60 Dr

## Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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PO BOX 831  
NEWCASTLE NSW 2300

**Account Balance Summary**

Opening balance	\$150,953.60	Dr
Total credits	\$1,502.90	
Total debits	\$3,461.77	
<b>Closing balance</b>	<b>\$152,912.47</b>	<b>Dr</b>

**Statement starts 22 May 2020**  
**Statement ends 20 November 2020**

**Outlet Details**

Newcastle  
1 Newcomen St, Newcastle NSW 2300

**Lending Investment & Insurance Enquiries**

Banker Kobie Davis  
Telephone number (02) 4979 7855

**Account Details**

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SUPERANNUATION FUND  
NAB MARKETS - FLEXIBLE RATE LOAN  
BSB number 082-748  
Account number 26-133-8640

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
22 May 2020	Brought forward			150,953.60 Dr
22 May 2020	Please Note, Your Debit Interest Rate Is 4.574% pa			150,953.60 Dr
29 May 2020	Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			150,953.60 Dr
1 Jun 2020	Important As part of your loan agreement, we'd like to remind you that NAB loans normally require you to keep adequate insurance over any property that secures the loan, and over any assets that NAB has financed. Some facilities have other obligations. Please confirm with your insurer or broker that you have the right cover to adequately protect your assets. More information on general insurance is available at <a href="http://moneysmart.gov.au">moneysmart.gov.au</a> .			150,953.60 Dr
30 Jun 2020	Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			150,953.60 Dr
31 Jul 2020	Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			150,953.60 Dr
31 Aug 2020	Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			150,953.60 Dr
30 Sep 2020	Please note from today your loan interest rate is 4.56% Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			150,953.60 Dr
1 Oct 2020	Debit Interest For The Last Interest Period \$3,461.77 Has Been Charged To Account 082-748 43-206-1253			150,953.60 Dr
2 Oct 2020	To Account 082-748 4 3-206-1253.....	3,461.77		154,415.37 Dr
30 Oct 2020	Please note from today your loan interest rate is 4.521% Service Fee \$50.00 Has Been Charged To Account 082-748 43-206-1253			152,912.47 Dr
2 Nov 2020	From Account 082-748 43-206-1253.....		1,502.90	152,912.47 Dr
	Debit Interest For The Last Interest Period \$577.88 Has Been Charged To Account 082-748 43-206-1253			152,912.47 Dr

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## Summary of Government Charges

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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