



Adelaide Bank a Division of
Bendigo and Adelaide Bank Limited
ABN 11 068 049 178
GPO Box 1048 Adelaide SA 5001 Telephone: 1300 65 22 20
Website: adelaidebank.com.au

Account Title MR PAUL J CARR &
MRS LEE M CARR

010000 ML



LEE MARGARET CARR
8 LOOKOUT AVENUE
DEE WHY NSW 2099

Loan Account Statement

Statement Details

Statement Period	from	01 Jul 2022
	to	31 Dec 2022
Statement Number		7
Customer Number		0041905449
Account ID		ML06
BSB		610-101
Account Number		071640442



Biller Code: 3921
Ref: 0716404421

BPAY payments via telephone or Internet Banking
are accepted from participating Financial
Institutions from your cheque or savings account.

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Mortgage Property Address

8 LOOKOUT AVENUE
DEE WHY NSW AUS 2099

Account Summary

Opening Balance	\$754,608.24
Credits	\$339,000.00
Debits	\$41,354.68
Closing Balance	\$456,962.92
Current Annual Percentage Rate	4.780%

Date	Description	Debits	Credits	Balance
	Opening Balance			\$754,608.24
04JUL22	DIRECT CREDIT SYD 35		7,000.00	747,608.24
04JUL22	DIRECT CREDIT from Super		70,000.00	677,608.24
27JUL22	DIRECT CREDIT CARR'S CARS PTY			
01AUG22	DEBIT INTEREST	1,588.54		679,196.78
	INTERNET TRANSFER DEBIT	10,000.00		689,196.78
	0041905449ML12 1248497088 transfer from ML06			

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Loan Account Statement

Customer Number 0041905449 ML06
Statement Period 01JUL22 to 31DEC22
Statement Number 7 (page 2 of 4)

Date	Description	Debits	Credits	Balance
	Brought Forward			\$689,196.78
01AUG22	INTERNET TRANSFER DEBIT 0041905449ML13 1249257088 from ML06	10,000.00		699,196.78
03AUG22	DIRECT CREDIT SYD 35 CARR'S CARS PTY		7,000.00	692,196.78
27AUG22	DEBIT INTEREST	2,005.70		694,202.48
05SEP22	DIRECT CREDIT SYD 35 CARR'S CARS PTY		7,000.00	687,202.48
05SEP22	PYT TO ANYPAY PAYEE 3XG42QVVRGotham 5	5,000.00		692,202.48
19SEP22	PYT TO ANYPAY PAYEE 3X562LQT368 Church	5,000.00		697,202.48
27SEP22	DEBIT INTEREST	2,252.74		699,455.22
03OCT22	DIRECT CREDIT SYD 35 CARR'S CARS PTY		7,000.00	692,455.22
21OCT22	DIRECT CREDIT FROM BENDIGO 495 CLEVELAND PT		227,000.00	465,455.22
27OCT22	DEBIT INTEREST	2,254.96		467,710.18
03NOV22	DIRECT CREDIT SYD 35 CARR'S CARS PTY		7,000.00	460,710.18
26NOV22	DEBIT INTEREST	1,654.01		462,364.19
05DEC22	DIRECT CREDIT SYD 35 CARR'S CARS PTY		7,000.00	455,364.19
24DEC22	DEBIT INTEREST	1,598.73		456,962.92

Resolving Complaints

If you have a complaint, please contact us to speak with a staff member. If the matter 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. You can contact AFCA at:

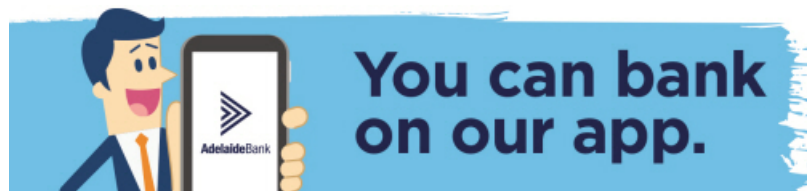
Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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Important Information
Lost or Stolen Cards


For lost or stolen cards please call 1300 65 22 20 as soon as the card has been identified missing.

All other enquiries

Should you have any questions regarding your account or statement please call us on 1300 65 22 20.

Should you have any questions regarding your account or statement please submit details to:

Adelaide Bank
 Lending Operations
 GPO Box 1048, ADELAIDE SA 5001

This statement is subject to correction of any errors or omissions.

Loan Account Statement

Customer Number 0041905449 ML06
Statement Period 01JUL22 to 31DEC22
Statement Number 7 (page 3 of 4)

Date	Description	Debits	Credits	Balance
	Brought Forward			\$456,962.92

Important notice about financial hardship arrangements

In July 2022 we updated our Privacy and Credit Reporting Policies to comply with Privacy Act changes in relation to financial hardship arrangements.

From 1 July 2022, if you agree to a financial hardship arrangement with us, we will provide this information to credit reporting bodies to include on your credit report.

The credit report will not include the reason for the hardship arrangement or the details of the arrangement. Credit reporting bodies are not allowed to use your financial hardship information when calculating your credit score, and the information will only stay on your credit report for 12 months.

Further information about Comprehensive Credit Reporting, including what information we can collect, hold, use and disclose is available at <https://www.bendigobank.com.au/help/comprehensive-credit-reporting/>

Support in understanding these changes

We understand there may be times when your personal circumstances change. As a result, you may not be able to afford the minimum repayment on your loan or credit cards and would like us to consider financial difficulty assistance. Please contact us immediately.

Mortgage Help Centre
Phone: 1 300 650 259 Adelaide
Email: mortgagehelpretail@bendigoadelaide.com.au

For more information on how financial hardship arrangements will be noted on your credit report, how to order a credit report and maintaining a healthy credit report visit www.creditsmart.org.au

Changes to Repayment Notifications

Please note that we have amended the minimum notice period regarding changes that we may make to your repayments.

Effective 8 February, the minimum notice period for changes to repayments will change from 30 days in advance to 20 days in advance. This means that when we change the amount of, frequency or time for repayments, the period over which they are to be paid, the manner in which they are to be paid or the method of calculation of repayments, we will give you 20 days advance notice in writing.

We may not give you advance notice if a change reduces your obligations (for example if your repayment decreases) but we nevertheless will give you notice with your next statement.

Terms and Conditions

Current:

Notification of changes to your Home Loan

Type of change:

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Loan Account Statement

Customer Number 0041905449 ML06
Statement Period 01JUL22 to 31DEC22
Statement Number 7 (page 4 of 4)

Date	Description	Debits	Credits	Balance
	Brought Forward			\$456,962.92
	A change to amount of, frequency or time for repayments, the period over which they are to be paid, the manner in which they are to be paid or the method of calculation of repayments Minimum notice period 30 days in advance Notification method In writing New: Notification of changes to your Home Loan Type of change: A change to amount of, frequency or time for repayments, the period over which they are to be paid, the manner in which they are to be paid or the method of calculation of repayments Minimum notice period 20 days in advance Notification method In writing			
	Closing Totals	\$41,354.68	\$339,000.00	\$456,962.92