



Bank of Melbourne

Statement of Account

HOME LOAN

A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

Customer Enquiries 13 22 66
(8am to 8pm (EST), Mon-Sat)

Loan Acct Number S311 0907446 00

BSB/Acct ID No. 193-911 090744600

Statement Start Date 01/07/2022

Statement End Date 28/10/2022

Page 1 of 3

Loan Account

S & W PERERA NOMINEES PTY LTD ATF S & W PERERA FAMILY SUPERANNUATION FUND

Account Summary as at 28 Oct 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
190,156.29	+	\$4,755.18	+	32.00	-	5,700.00	=	189,243.47
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		19yrs 06mths		19yrs 06mths		\$0.00		8.370%

Repayment Details as at 28 Oct 2022**Monthly Repayment**

\$1,560.00

Monthly Repayment Due Date

due on the 28th



Bill Code: 22871
Ref: 193911090744600

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.

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Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	Opening Balance Interest Rate 6.620% PA			190,156.29
20 Jul 2022	INTEREST RATE CHANGE TO 7.12% PA			190,156.29
27 Jul 2022	INTEREST	1,055.50		191,211.79
27 Jul 2022	LOAN ACCOUNT FEE	8.00		191,219.79
28 Jul 2022	OUTWARD D/E		1,363.00	189,856.79
18 Aug 2022	INTEREST RATE CHANGE TO 7.62% PA			189,856.79
27 Aug 2022	INTEREST	1,174.10		191,030.89
27 Aug 2022	LOAN ACCOUNT FEE	8.00		191,038.89
28 Aug 2022	OUTWARD D/E		1,390.00	189,648.89
20 Sep 2022	INTEREST RATE CHANGE TO 8.12% PA			189,648.89
27 Sep 2022	INTEREST	1,248.15		190,897.04
27 Sep 2022	LOAN ACCOUNT FEE	8.00		190,905.04
28 Sep 2022	OUTWARD D/E		1,445.00	189,460.04
18 Oct 2022	INTEREST RATE CHANGE TO 8.37% PA			189,460.04
27 Oct 2022	INTEREST	1,277.43		190,737.47
27 Oct 2022	LOAN ACCOUNT FEE	8.00		190,745.47
28 Oct 2022	OUTWARD D/E		1,502.00	189,243.47
28 Oct 2022	Closing Balance			189,243.47

Remember to check that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the 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 talk through your specific insurance needs, contact your insurer or body corporate.

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 bankofmelbourne.com.au/dispute



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Page 3 of 3

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 22 66 or write to us at Bank of Melbourne Customer Solutions, Level 5, 150 Collins Street, Melbourne VIC 3000. 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

