



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 29/10/2022

Statement End Date 28/04/2023

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Loan Account

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

Account Summary as at 28 Apr 2023

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
189,243.47	+	\$8,386.12	+	48.00	-	9,936.00	=	187,741.59
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		19yrs 00mths		19yrs 00mths		\$0.00		9.370%

Repayment Details as at 28 Apr 2023**Monthly Repayment**

\$1,743.00

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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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
29 Oct 2022	Opening Balance Interest Rate 8.370% PA			189,243.47
15 Nov 2022	INTEREST RATE CHANGE TO 8.62% PA			189,243.47
27 Nov 2022	INTEREST	1,362.14		190,605.61
27 Nov 2022	LOAN ACCOUNT FEE	8.00		190,613.61
28 Nov 2022	OUTWARD D/E		1,560.00	189,053.61
20 Dec 2022	INTEREST RATE CHANGE TO 8.87% PA			189,053.61
27 Dec 2022	INTEREST	1,349.79		190,403.40
27 Dec 2022	LOAN ACCOUNT FEE	8.00		190,411.40
28 Dec 2022	OUTWARD D/E		1,620.00	188,791.40
27 Jan 2023	INTEREST	1,422.25		190,213.65
27 Jan 2023	LOAN ACCOUNT FEE	8.00		190,221.65
28 Jan 2023	OUTWARD D/E		1,651.00	188,570.65
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA			188,570.65
27 Feb 2023	INTEREST	1,429.62		190,000.27
27 Feb 2023	LOAN ACCOUNT FEE	8.00		190,008.27
28 Feb 2023	OUTWARD D/E		1,681.00	188,327.27
21 Mar 2023	INTEREST RATE CHANGE TO 9.37% PA			188,327.27
27 Mar 2023	INTEREST	1,326.60		189,653.87
27 Mar 2023	LOAN ACCOUNT FEE	8.00		189,661.87
28 Mar 2023	OUTWARD D/E		1,712.00	187,949.87
27 Apr 2023	INTEREST	1,495.72		189,445.59
27 Apr 2023	LOAN ACCOUNT FEE	8.00		189,453.59
28 Apr 2023	OUTWARD D/E		1,712.00	187,741.59
28 Apr 2023	Closing Balance			187,741.59

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you. This statement applies to our Australian financial products and services. Our Statement can be found at: bankofmelbourne.com.au/privacy/privacy-statement.

From 20 February 2023, home loans with overdue amounts will not be charged default interest.



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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

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

