

# Investor Activity Statement

Dillenbeck Superannuation Fund  
8/12 Taylor Street  
BIGGERA WATERS QLD 4216

## Investor Account 807033

Page 1 of 2  
Statement Print Date 5 July 2023  
Statement Period 1 June 2023 - 30 June 2023  
TFN - Held  
BPAY® Reference No. 8070336

## La Trobe Australian Credit Fund Investment Account Summary - June 2023

Investor: Dillenbeck Holdings Pty Ltd ATF Dillenbeck Superannuation Fund

Opening Balance 1 June 2023	\$	365,000.00
New Investments	\$	0.00
Redemptions	\$	0.00
Fees	\$	0.00
Closing Balance 30 June 2023	\$	365,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	4.70%	0.00	0.00
90 Day Notice Account	0.00	5.00%	0.00	0.00
6 Month Notice Account	0.00	5.25%	0.00	0.00
12 Month Term Account	365,000.00	6.00%	1,782.50	19,003.01
2 Year Account	0.00	6.10%	0.00	0.00
4 Year Account	0.00	7.50%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>365,000.00</b>			
Interest paid this period (net)			<b>1,782.50</b>	<b>19,003.01</b>

Interest has been deposited to your bank account 184446 XXXXXXXXX as instructed.

### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

Classic Notice Account: 807 033 014	6 Month Notice Account: 807 033 121	2 Year Account: 807 033 139
90 Day Notice Account: 807 033 113	12 Month Term Account: 807 033 048	4 Year Account: 807 033 105

### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. As at 1 July 2023, the following increased variable rates of return will apply:

Account	Change	Current Variable Rate	Account	Change	Current Variable Rate
Classic Notice Account	0.25%	4.95%*p.a.	12 Month Term Account	0.25%	6.25%*p.a.
90 Day Notice Account	0.25%	5.25%*p.a.	2 Year Account	0.25%	6.35%*p.a.
6 Month Notice Account	0.25%	5.50%*p.a.	4 Year Account	0.50%	8.00%*p.a.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



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Page 2 of 2  
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## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>365,000.00</b>
05 Jun	Interest earned - MAY 23	0.00	1,782.50	366,782.50
05 Jun	Interest paid by EFT - MAY 23 - All paid to Nominated	1,782.50	0.00	365,000.00
<b>Closing Balance</b>		<b>1,782.50</b>	<b>1,782.50</b>	<b>365,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account


We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.

### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods: Direct Debit, BPay®, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay® reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY®</b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY® reference is noted on the front of this statement.

## Mistakes

If you identify a mistake in this statement please contact us immediately. If we have incorrectly credited your account, we reserve our rights to recover the credit from you to the extent there was a mistake. La Trobe Financial will have no liability arising from such mistake.

\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected mortgage investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.†

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.†

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.†

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com.au/privacy-policy](http://www.latrobefinancial.com.au/privacy-policy) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

You also have the right to make a complaint to La Trobe Financial's external dispute resolution body, the Australian Financial Complaints Authority (AFCA).

You may lodge a complaint with AFCA through the following channels:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have, and our corresponding responses, can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance.

**Withdrawal rights are subject to liquidity and may be delayed or suspended.**

†We however have 12 months under the Fund's Constitution to honour your withdrawal request.

\* Registered to BPAY Pty Ltd ABN 69 079 137 518