

# Statement of Account

## HOME LOAN

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

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0610423 00

**BSB/Acct ID No.** 112-911 061042300

**Statement Start Date** 01/07/2020


**Statement End Date** 05/11/2020

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### Loan Account

ADNL PTY LTD ACN 158 858 541 ATF L & N SUPERANNUATION FUND ABN 97 406 286 945

### Account Summary as at 05 Nov 2020

	<b>Opening Balance</b> 242,657.36	+	<b>Interest Charge for the Period</b> \$957.34	+	<b>Total Debits excluding Interest</b> 60.00	-	<b>Total Credits</b> 7,992.00	=	<b>Closing Balance</b> 235,682.70
	<b>Payments in Advance</b> \$16,669.00		<b>Contract Term Remaining</b> 22yrs 00mths		<b>Forecasted Term</b> 15yrs 09mths		<b>Interest Offset Benefit for Statement Period</b> \$4,936.70		<b>Annual Percentage Rate</b> 5.870%

### Repayment Details as at 05 Nov 2020

<b>Monthly Repayment</b> \$1,776.00	<b>Monthly Repayment Due Date</b> due on the 5th	<b>Repayment Account</b> 438 800 141
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Fortnightly Every 2nd Friday	<b>Repayment Frequency Amount</b> \$888.00

AS AT 05 NOV 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$16,669.00.



**Biller Code: 808220**  
**Ref: 112911061042300**

\*\*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.

**Phone Banking Plus**

**☎ 13 33 22**

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**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2020	<i>Opening Balance</i> Interest Rate 5.870% PA			242,657.36
03 Jul 2020	REPAYMT A/C TFR		888.00	241,769.36
04 Jul 2020	INTEREST	195.31		241,964.67
04 Jul 2020	ADMIN FEE	12.00		241,976.67
17 Jul 2020	REPAYMT A/C TFR		888.00	241,088.67
31 Jul 2020	REPAYMT A/C TFR		888.00	240,200.67
04 Aug 2020	INTEREST	196.18		240,396.85
04 Aug 2020	ADMIN FEE	12.00		240,408.85
14 Aug 2020	REPAYMT A/C TFR		888.00	239,520.85
28 Aug 2020	REPAYMT A/C TFR		888.00	238,632.85
04 Sep 2020	INTEREST	174.43		238,807.28
04 Sep 2020	ADMIN FEE	12.00		238,819.28
11 Sep 2020	REPAYMT A/C TFR		888.00	237,931.28
25 Sep 2020	REPAYMT A/C TFR		888.00	237,043.28
04 Oct 2020	INTEREST	177.90		237,221.18
04 Oct 2020	ADMIN FEE	12.00		237,233.18
09 Oct 2020	REPAYMT A/C TFR		888.00	236,345.18
23 Oct 2020	REPAYMT A/C TFR		888.00	235,457.18
04 Nov 2020	INTEREST	213.52		235,670.70
04 Nov 2020	ADMIN FEE	12.00		235,682.70
05 Nov 2020	<i>Closing Balance</i>			235,682.70

A reminder to periodically check with your insurer that the insurance on the property has adequate cover, as your mortgage terms require that the property is fully insured. Find out more at the Australian Securities and Investments Commission website: [moneysmart.gov.au](http://moneysmart.gov.au). Strata titles may be covered by body corporate insurance. To talk through specific insurance needs, contact the current insurer, body corporate, or visit [stgeorge.com.au/building-insurance](http://stgeorge.com.au/building-insurance)

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 [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)