



Lance Robert Beach
4 Troon Ave
MORNINGTON VIC 3931

Your Macquarie Home Loan

Deposit BSB 032 854

Withdraw BSB 032 873

BPAY[®] Biller Code 94094

[®]Registered to BPAY Pty Ltd ABN 69 079 137 518
Please refer to your deposit card for your customer reference number.

Borrowers:

L & J Beach SMSF Pty Ltd atf Beach Superannuation Fund

Statement period 01 Jul 2019 to 31 Dec 2019

Macquarie Bank Mortgage Solutions Investment Variable Rate

Account No: 58650778
Account Limit: \$231,482.25

Opening rate of the statement period:	5.62%	Current rate:	5.27%
Opening balance:	\$233,989.96	Closing balance:	\$231,552.46
Total debits:	\$6,337.93	Total credits:	\$8,775.43
Total interest:	\$6,337.93	Total interest YTD:	\$6,337.93
Total fees:	\$0.00	Account funds available:	\$0.00

We've included some important notices for you at the end of this statement.

Date	Description	Debit	Credit	Balance
01 Jul 2019	Opening Balance			233,989.96DR
01 Jul 2019	Direct Debit Payment		1,514.06	232,475.90DR
01 Jul 2019	Interest Charged	1,037.63		233,513.53DR
18 Jul 2019	(Rate Change to 5.42%)			233,513.53DR
01 Aug 2019	Direct Debit Payment		1,478.45	232,035.08DR
01 Aug 2019	Interest Charged	1,096.68		233,131.76DR
02 Sep 2019	Direct Debit Payment		1,450.83	231,680.93DR
02 Sep 2019	Interest Charged	1,107.79		232,788.72DR
01 Oct 2019	Direct Debit Payment		1,450.83	231,337.89DR
01 Oct 2019	Interest Charged	1,002.46		232,340.35DR
17 Oct 2019	(Rate Change to 5.27%)			232,340.35DR
01 Nov 2019	Direct Debit Payment		1,450.83	230,889.52DR
01 Nov 2019	Interest Charged	1,055.21		231,944.73DR
02 Dec 2019	Direct Debit Payment		1,430.43	230,514.30DR
02 Dec 2019	Interest Charged	1,038.16		231,552.46DR

Statement period 01 Jul 2019 to 31 Dec 2019

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Macquarie Bank Mortgage Solutions Investment Variable Rate cont.

Date	Description	Debit	Credit	Balance
Mortgagee:	Perpetual Limited		ACN 000 431 827	
Mortgage Manager: Australian Credit Licence	Macquarie Bank Limited 237502		ACN 008 583 542	

Important notices**An update on Comprehensive Credit Reporting**

We've begun participating in the Comprehensive Credit Reporting (CCR) regime. We're sharing your account information with Equifax including limits and repayments history. If you'd like to know more about CCR, please go to creditsmart.org.au

Update on your Cash card

We're letting you know that from April 2020, we'll no longer offer the Cash card as a product feature of our home loans. This means if you have a Cash card, you'll no longer be able to use your card to withdraw money at ATMs or for purchases at point of sale terminals. You'll still be able to make transfers and payments out of your account online. We're sorry for any inconvenience this may cause and we'll be in touch over the next few months to let you know the exact date of the change.

Don't let your insurance policy fall short when you need it most

Whether it's your home or an investment property, buying real estate is one of the most important financial decisions you'll make. You need to make sure your property is adequately insured to cover the full replacement value, as well as any extra costs, if your property is damaged or destroyed.

As outlined in your home loan terms and conditions, you're required to hold adequate home insurance at all times. It's important to get in touch with your insurer regularly to review your cover to make sure it meets your needs, as well as that of your lender. For more information about how to avoid underinsurance visit the ASIC MoneySmart website at moneysmart.gov.au

Make the switch to online statements

Go paperless and get instant, secure access to your statements online. To opt in, log in to your account at macquarie.com/personal

Are your details up to date?

It's important your details are up to date so we can reach you with information about your account. You can update your details at macquarie.com/personal or through the Macquarie Mobile Banking app. Visit help.macquarie.com to find out how.

Forgotten your Macquarie ID?

Simply go to macquarie.com.au/personal and select Trouble logging in? You'll just need to enter your last name, date of birth and registered email to retrieve your Macquarie ID.