



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



MR R D SIMPSON & MS J C SELETT  
23 MILLER STREET  
SANDRINGHAM VIC 3191

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

**Loan Acct Number** S311 0909396 00

**BSB/Acct ID No.** 193-911 090939600

**Statement Start Date** 01/07/2022

**Statement End Date** 09/07/2022

**Page** 1 of 2

### Loan Account

SEED SUPERANNATION FUND PTY LTD ATF SEED SUPERANNUATION FUND ABN 81353287693

### Account Summary as at 09 Jul 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
294,397.04	+	\$1,138.39	+	358.00	-	295,893.43	=	0.00
						Interest Offset Benefit for Statement Period		Annual Percentage Rate
						\$0.00		6.620%



**Bill Code: 22871**  
**Ref: 193911090939600**

\*\*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****Loan Acct Number** S311 0909396 00**BSB/Acct ID No.** 193-911 090939600**Statement Start Date** 01/07/2022**Statement End Date** 09/07/2022**Page** 2 of 2**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	<i>Opening Balance</i> Interest Rate 6.620% PA			294,397.04
04 Jul 2022	LOAN REPAYMENT		295,893.43	1,496.39 CR
04 Jul 2022	DISCHARGE INT	1,138.39		358.00 CR
04 Jul 2022	LOAN ACCOUNT FEE	8.00		350.00 CR
04 Jul 2022	LOAN DISCHARGE FEE	350.00		0.00
09 Jul 2022	<i>Closing Balance</i>			0.00 CR

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

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](http://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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



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



MR R D SIMPSON & MS J C SELETT  
23 MILLER STREET  
SANDRINGHAM VIC 3191

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

**Loan Acct Number** S311 0909396 00

**BSB/Acct ID No.** 193-911 090939600

**Statement Start Date** 13/06/2022

**Statement End Date** 30/06/2022

**Page** 1 of 2

### Loan Account

SEED SUPERANNUATION FUND PTY LTD ATF SEED SUPERANNUATION FUND ABN 81353287693

### Account Summary as at 30 Jun 2022

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
294,397.04	+	\$0.00	+	0.00	-	0.00	=	294,397.04
		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
		20yrs 00mths		20yrs 00mths		\$0.00		6.620%

### Repayment Details as at 30 Jun 2022

**Monthly Repayment**  
\$2,095.00

**Monthly Repayment Due Date**  
due on the 12th

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$17,573.06.



**Biller Code: 22871**  
**Ref: 193911090939600**

\*\*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****Loan Acct Number** S311 0909396 00**BSB/Acct ID No.** 193-911 090939600**Statement Start Date** 13/06/2022**Statement End Date** 30/06/2022**Page** 2 of 2**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
13 Jun 2022	<i>Opening Balance</i> Interest Rate 6.120% PA			294,397.04
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			294,397.04
30 Jun 2022	<i>Closing Balance</i>			294,397.04

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

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](http://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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



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



MR R D SIMPSON & MS J C SELETT  
23 MILLER STREET  
SANDRINGHAM VIC 3191

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

**Loan Acct Number** S311 0909396 00

**BSB/Acct ID No.** 193-911 090939600

**Statement Start Date** 13/12/2021

**Statement End Date** 12/06/2022

**Page** 1 of 3

### Loan Account

SEED SUPERANNUATION FUND PTY LTD ATF SEED SUPERANNUATION FUND ABN 81353287693

### Account Summary as at 12 Jun 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance	
298,185.35	+	\$8,733.69	+	48.00	-	12,570.00	=	294,397.04	
Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate			
20yrs 00mths		20yrs 00mths		\$0.00		6.120%			

### Repayment Details as at 12 Jun 2022

**Monthly Repayment**  
\$2,095.00

**Monthly Repayment Due Date**  
due on the 12th



**Bill Code: 22871**  
**Ref: 193911090939600**

\*\*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****Loan Acct Number** S311 0909396 00**BSB/Acct ID No.** 193-911 090939600**Statement Start Date** 13/12/2021**Statement End Date** 12/06/2022**Page** 2 of 3**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
13 Dec 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			298,185.35
11 Jan 2022	INTEREST	1,486.60		299,671.95
11 Jan 2022	LOAN ACCOUNT FEE	8.00		299,679.95
12 Jan 2022	OUTWARD D/E		2,095.00	297,584.95
11 Feb 2022	INTEREST	1,483.60		299,068.55
11 Feb 2022	LOAN ACCOUNT FEE	8.00		299,076.55
12 Feb 2022	OUTWARD D/E		2,095.00	296,981.55
11 Mar 2022	INTEREST	1,337.31		298,318.86
11 Mar 2022	LOAN ACCOUNT FEE	8.00		298,326.86
12 Mar 2022	OUTWARD D/E		2,095.00	296,231.86
11 Apr 2022	INTEREST	1,476.86		297,708.72
11 Apr 2022	LOAN ACCOUNT FEE	8.00		297,716.72
12 Apr 2022	OUTWARD D/E		2,095.00	295,621.72
11 May 2022	INTEREST	1,426.27		297,047.99
11 May 2022	LOAN ACCOUNT FEE	8.00		297,055.99
12 May 2022	OUTWARD D/E		2,095.00	294,960.99
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			294,960.99
11 Jun 2022	INTEREST	1,523.05		296,484.04
11 Jun 2022	LOAN ACCOUNT FEE	8.00		296,492.04
12 Jun 2022	OUTWARD D/E		2,095.00	294,397.04
12 Jun 2022	<i>Closing Balance</i>			294,397.04

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

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](http://bankofmelbourne.com.au/dispute)

# HOME LOAN

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

**Loan Acct Number** S311 0909396 00

**BSB/Acct ID No.** 193-911 090939600

**Statement Start Date** 13/12/2021

**Statement End Date** 12/06/2022

**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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



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



MR R D SIMPSON & MS J C SELETT  
23 MILLER STREET  
SANDRINGHAM VIC 3191

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

**Loan Acct Number** S311 0909396 00

**BSB/Acct ID No.** 193-911 090939600

**Statement Start Date** 01/07/2021

**Statement End Date** 12/12/2021

**Page** 1 of 3

### Loan Account

SEED SUPERANNUATION FUND PTY LTD ATF SEED SUPERANNUATION FUND ABN 81353287693

### Account Summary as at 12 Dec 2021

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
301,867.98	+	\$8,839.37	+	68.00	-	12,590.00	=	298,185.35
		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
		20yrs 06mths		20yrs 06mths		\$0.00		5.870%

### Repayment Details as at 12 Dec 2021

**Monthly Repayment**  
\$2,095.00

**Monthly Repayment Due Date**  
due on the 12th



**Biller Code: 22871**  
**Ref: 193911090939600**

\*\*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****Loan Acct Number** S311 0909396 00**BSB/Acct ID No.** 193-911 090939600**Statement Start Date** 01/07/2021**Statement End Date** 12/12/2021**Page** 2 of 3**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			301,867.98
11 Jul 2021	INTEREST	1,456.41		303,324.39
11 Jul 2021	LOAN ACCOUNT FEE	12.00		303,336.39
12 Jul 2021	OUTWARD D/E		2,099.00	301,237.39
11 Aug 2021	INTEREST	1,501.81		302,739.20
11 Aug 2021	LOAN ACCOUNT FEE	12.00		302,751.20
12 Aug 2021	OUTWARD D/E		2,099.00	300,652.20
11 Sep 2021	INTEREST	1,498.90		302,151.10
11 Sep 2021	LOAN ACCOUNT FEE	12.00		302,163.10
12 Sep 2021	OUTWARD D/E		2,099.00	300,064.10
11 Oct 2021	INTEREST	1,447.71		301,511.81
11 Oct 2021	LOAN ACCOUNT FEE	12.00		301,523.81
12 Oct 2021	OUTWARD D/E		2,099.00	299,424.81
11 Nov 2021	INTEREST	1,492.78		300,917.59
11 Nov 2021	LOAN ACCOUNT FEE	12.00		300,929.59
12 Nov 2021	OUTWARD D/E		2,099.00	298,830.59
11 Dec 2021	INTEREST	1,441.76		300,272.35
11 Dec 2021	LOAN ACCOUNT FEE	8.00		300,280.35
12 Dec 2021	OUTWARD D/E		2,095.00	298,185.35
12 Dec 2021	<i>Closing Balance</i>			298,185.35

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

A reminder to check with your insurer 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](http://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, body corporate, or visit [bankofmelbourne.com.au/building-insurance](http://bankofmelbourne.com.au/building-insurance)

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at [bankofmelbourne.com.au/personal/home-loans](http://bankofmelbourne.com.au/personal/home-loans) or call 132 266.

# HOME LOAN

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

**Loan Acct Number** S311 0909396 00

**BSB/Acct ID No.** 193-911 090939600

**Statement Start Date** 01/07/2021

**Statement End Date** 12/12/2021

**Page** 3 of 3

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](http://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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001