



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 SELETTO 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 SUPERANNUATION 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%



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.

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

Phone Banking Plus

☎ 13 33 22

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.

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Complaints

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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



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

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

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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

Phone Banking Plus

☎ 13 33 22

Transaction Details

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

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

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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



Biller Code: 22871 Ref: 193911090939600

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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

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
13 Dec 2021	Opening Balance 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	Closing Balance			294,397.04

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Account Summary as at 12 Dec 2021



Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
301,867.98	+	\$8,839.37	+	68.00	-	12,590.00	=	298,185.35
		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
		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

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Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	Opening Balance 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	Closing Balance			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. 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

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 or call 132 266.

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