

Rent: 21,868.95

bal: 2843.56 ✓

(2004)



**Statement of Account**  
**COMPLETE FREEDOM OFFSET**

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 477102872  
**Statement Period** 18/05/2018 to 17/11/2018  
**Statement No.** 4(page 1 of 4)

J AND L F.I.T PTY LTD ATF  
JEFF AND LIDIA SUPER FUND

**Account Summary**

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
13,159.54	+	10,512.13	-	14,806.74	=	8,864.93

**Transaction Details**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance \$</b>
18 MAY	OPENING BALANCE			13,159.54
28 MAY	LOAN REPAYMENT S.211.0953389.00	2,433.00		10,726.54
28 MAY	GENERAL INS HOME 1W1099940012518148	34.79		10,691.75
31 MAY	Mint360property The Chiswick		2,078.40	12,770.15
28 JUN	LOAN REPAYMENT S.211.0953389.00	2,433.00		10,337.15
28 JUN	GENERAL INS HOME 1W1099940015618179	34.79		10,302.36
29 JUN	Mint360property The Chiswick		513.71	10,816.07 ✓
28 JUL	LOAN REPAYMENT S.211.0953389.00	2,433.00 ✓		8,383.07
30 JUL	GENERAL INS HOME 1W1099940019318211	34.79 ✓		8,348.28
31 JUL	Mint360property The Chiswick		1,900.24	10,248.52
28 AUG	LOAN REPAYMENT S.211.0953389.00	2,433.00 ✓		7,815.52
28 AUG	GENERAL INS HOME 1W1099940012318240	34.79 ✓		7,780.73
31 AUG	Mint360property The Chiswick		2,041.09	9,821.82
28 SEP	LOAN REPAYMENT S.211.0953389.00	2,433.00		7,388.82
28 SEP	Mint360property The Chiswick		2,078.40	9,467.22
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			9,467.22



Account Number 477102872  
Statement Period 18/05/2018 to 17/11/2018  
Statement No. 4(page 2 of 4)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			9,467.22
28 SEP	GENERAL INS HOME 1W1099940015518271	34.79 ✓		9,432.43
29 OCT	LOAN REPAYMENT S.211.0953389.00 EFFECTIVE DATE 28OCT	2,433.00 ✓		6,999.43
29 OCT	GENERAL INS HOME 1W1099940018918302	34.79 ✓		6,964.64
31 OCT	Mint360property The Chiswick		1,900.29	8,864.93
17 NOV	<i>CLOSING BALANCE</i>			8,864.93

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

**Information**

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.



# Statement of Account

## COMPLETE FREEDOM OFFSET



010

MR J S LINFOOT &  
MRS L LINFOOT  
24 MARJORIE CRES  
MAROUBRA NSW 2035

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 477102872  
**Statement Period** 18/11/2018 to 17/05/2019  
**Statement No.** 5(page 1 of 4)

J AND L F.I.T PTY LTD ATF  
JEFF AND LIDIA SUPER FUND

### Account Summary

Opening Balance	Total Credits	Total Debits	Closing Balance
8,864.93	10,941.48	14,974.10	4,832.31

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
18 NOV	OPENING BALANCE			8,864.93
28 NOV	LOAN REPAYMENT S.211.0953389.00	2,433.00 ✓		6,431.93
28 NOV	GENERAL INS HOME 1W1099940012018332	39.35 ✓		6,392.58
30 NOV	Mint360property The Chiswick		983.25	7,375.83
20 DEC	Mint360property The Chiswick		1,039.10	8,414.93
28 DEC	LOAN REPAYMENT S.211.0953389.00	2,461.00 ✓		5,953.93
28 DEC	GENERAL INS HOME 1W1099940015118362	39.35 ✓		5,914.58
29 JAN	LOAN REPAYMENT S.211.0953389.00	2,461.00 ✓		3,453.58
29 JAN	EFFECTIVE DATE 28JAN GENERAL INS HOME 1W1099940018619028	39.35 ✓		3,414.23
31 JAN	Mint360property The Chiswick		2,939.59	6,353.82
28 FEB	LOAN REPAYMENT S.211.0953389.00	2,461.00 ✓		3,892.82
28 FEB	Mint360property The Chiswick		983.55	4,876.37
28 FEB	GENERAL INS HOME 1W1099940011919059	39.35 ✓		4,837.02
28 MAR	LOAN REPAYMENT S.211.0953389.00	2,461.00 ✓		2,376.02
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			2,376.02

Check account.

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			1,506.39
31 AUG	DEBIT INTEREST	0.05		1,506.34
28 SEP	LOAN REPAYMENT S.211.0953389.00	1,506.34		0.00
30 SEP	Mint360property The Chiswick		2,078.40	2,078.40
30 SEP	GENERAL INS HOME 1W1099940014719273	39.35		2,039.05
01 OCT	LOAN REPAYMENT S.211.0953389.00	853.66		1,185.39
28 OCT	LOAN REPAYMENT S.211.0953389.00	1,185.39		0.00
28 OCT	GENERAL INS HOME 1W1099940017619301	39.35		39.35 -
31 OCT	Mint360property The Chiswick		1,893.15	1,853.80
31 OCT	DEBIT INTEREST	0.06		1,853.74
01 NOV	LOAN REPAYMENT S.211.0953389.00	1,174.61		679.13
17 NOV	<i>CLOSING BALANCE</i>			679.13

Transferred 5000 from Super account \$5679.13 20/11/19

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.11
Previous Year	\$0.00	\$0.00

Information

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75 Belmore Road  
 Randwick NSW 2031  
 PO Box 1306  
 Randwick NSW 2031

tel 02 9326 7000  
 fax 02 9326 7111  
 info@mint360property.com.au  
 mint360property.com.au

Zest Property (Aust) Pty Ltd  
 trading as Mint360property  
 ACN 119 668 129



Mr Jeff Linfoot  
 24 Marjorie Crescent  
 MAROUBRA NSW 2035

Ref: LINSF  
 Page: 1

Linfoot Super Investments P/L ATF J & L Superfund  
 Owner Income & Expenditure for July 2018 to June 2019  
 Manager: Paul Plakidis

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Tot
<b>Property: 8/49-59 Boronia Street KENSINGTON NSW 2033</b>													
<b>Balance Brought Forward</b>													
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Income</b>													
101 Rent	2200.00	3300.00	2200.00	2200.00	2200.00	1100.00	3300.00	2200.00	3300.00	2200.00	2200.00	2200.00	28600.00
	2200.00	3300.00	2200.00	2200.00	2200.00	1100.00	3300.00	2200.00	3300.00	2200.00	2200.00	2200.00	28600.00
<b>Expenditure</b>													
201 Council Rates	0.00	349.95	0.00	0.00	349.70	0.00	0.00	349.70	0.00	0.00	349.70	0.00	1399.05
202 Water Rates	178.16	0.00	0.00	178.11	0.00	0.00	178.11	0.00	0.00	178.11	0.00	0.00	712.49
411 Strata Levies	0.00	726.66	0.00	0.00	745.45	0.00	0.00	745.15	0.00	0.00	745.15	0.00	2962.41
412 Bank Charges	0.60	0.80	0.60	0.60	0.60	0.40	0.80	0.60	0.80	0.60	0.60	0.60	7.60
419 GST on fees	11.00	16.50	11.00	11.00	11.00	5.50	16.50	11.00	16.50	13.00	11.00	16.00	150.00
481 Management Fees	110.00	165.00	110.00	110.00	110.00	55.00	165.00	110.00	165.00	110.00	110.00	110.00	1430.00
484 Financial Year Statement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	50.00
485 TRA fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00	0.00	0.00	20.00



28 June 2019

Linfoot Super Investments P/L ATF J & L Superfund  
24 Marjorie Crescent  
MAROUBRA NSW 2035

Dear Mr Jeff Linfoot,

**8/49-59 Boronia Street KENSINGTON NSW 2033**

As part of the comprehensive property management services provided by our agency, a routine inspection was recently carried out at your property.

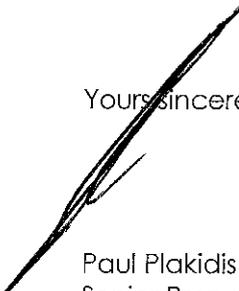
We take pleasure in enclosing a copy of the inspection report for your perusal.

Please note the comments marked **X** of the report.

We shall await any instructions you may have in relation to the property and assure you of our close attention to your requirements at all times.

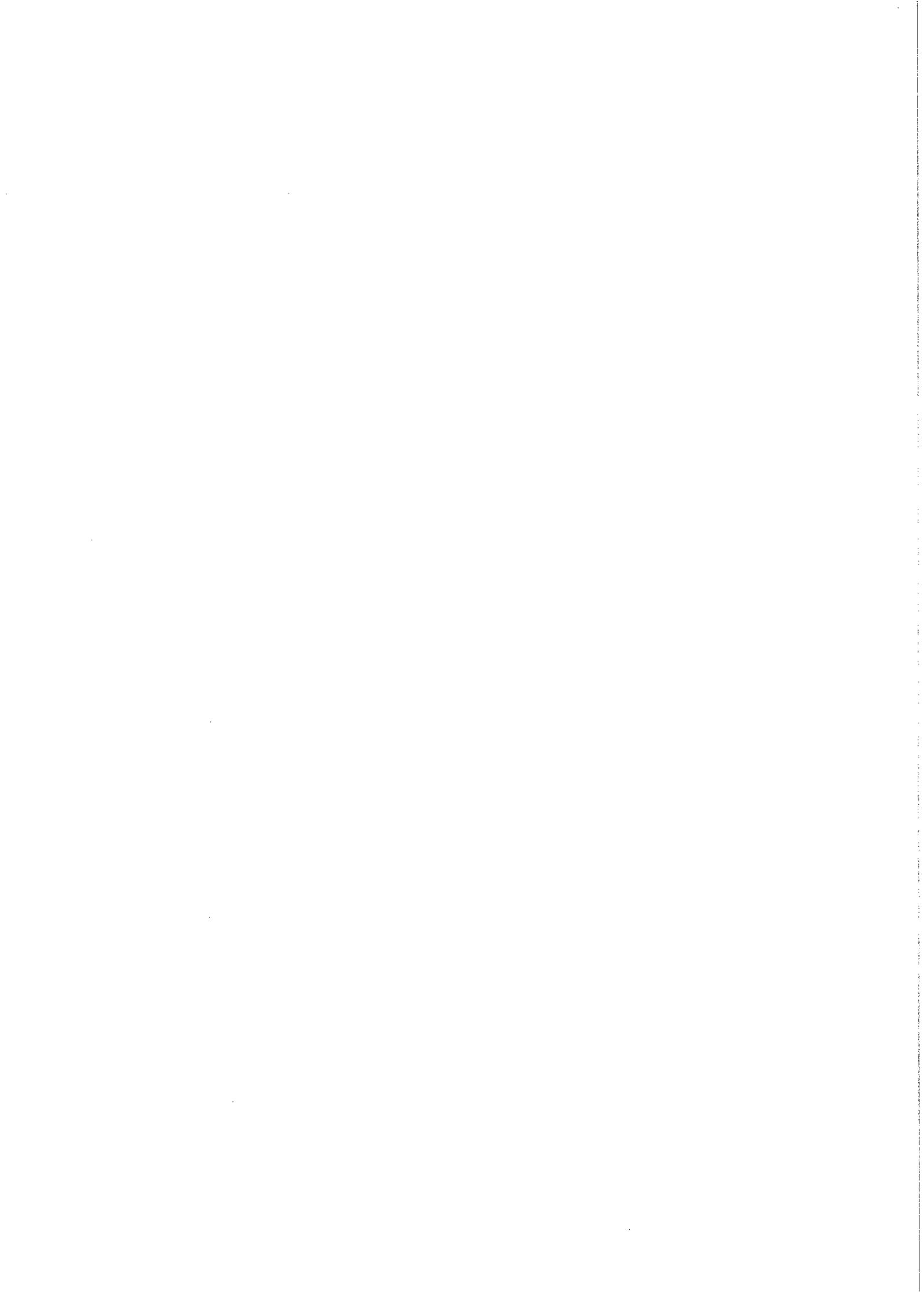
Assuring you of our prompt attention and the very best service at all times.

Yours sincerely,



Paul Plakidis  
Senior Property Manager

Direct Line: 02 8383 7960  
Mobile: 0404 079 747  
Email: paul@mint360property.com.au



# ROUTINE INSPECTION REPORT

<b>LANDLORD</b>	Landlord's Name: <u>Linfoot Super Investments P/L ATF J &amp; L Superfund</u>	
	Contact No.: .....	Email: .....
<b>AGENT</b>	Name: <u>Zest Property (Aust) Pty Ltd as Trustee for the Mint360property Unit Trust</u>	
	Address: <u>75 Belmore Road, Randwick NSW 2031</u>	
	Phone: .....	Mobile: .....
<b>LEASE DETAILS</b>	Tenant/s: <u>Colin Lim Shi Wei</u> Phone: .....	
	Rent Amount: <u>\$1,100.00</u>	per <u>week / fortnight / month</u>
	Rent Last Reviewed: <u>30 / 11 / 2018</u>	Lease Expiry: <u>28 / 02 / 2019</u>
<b>PREMISES</b>	Address: <u>8/49 Boronia Street, NSW</u>	
	Key No.: .....	Furnished: <u>Yes / No</u> Number of Bedrooms: <u>1</u>
Condition of Premises as at: <u>25 / 06 / 2019</u> Inspected By: <u>Rachel Asker</u>		

Visually: ✓ - Satisfactory * - Unsatisfactory		
<b>EXTERIOR</b>	Gardens/Grounds	
	Guttering/Downpipes	
	Gates/Fences	
	Balcony/Porch	✓ In good condition (Refer to Images Addendum Items Im1 to Im2)
	Garage/Carport	
	Garbage Area	
	Eaves/Fascias	
	Other	
<b>INTERIOR</b>	Entrance	✓ In good condition (Refer to Images Addendum Items Im3 to Im5)
	Lounge	✓ In good condition (Refer to Images Addendum Items Im6 to Im12)
	Dining	
	Kitchen	
	Bedroom 1	✓ In good condition (Refer to Images Addendum Items Im13 to Im15)
	Bedroom 2	
	Bedroom 3	
	Other Room/s	
	Bathroom/Toilet	✓ In good condition (Refer to Images Addendum Items Im16 to Im20)
	Laundry	(Refer to Images Addendum Items Im21 to Im23)
Other		
<b>NOTES</b>	<p>(1) This Inspection indicates the condition of the Premises on a visual basis only and          (a) is not intended to convey that an item is compliant with legislation or safety standards or is in proper working order.          (b) does not include any part of the Premises covered, obscured or otherwise made inaccessible to visual inspection.</p> <p>(2) The Agent is not a licensed Building, Pest or Pool Safety Inspector and is not qualified to give information in this regard. The Landlord should arrange annual inspections by licensed inspectors and tradespersons.</p> <p>(3) It is the Landlord's responsibility to comply with all State and Local government requirements in respect of the Premises.</p>	

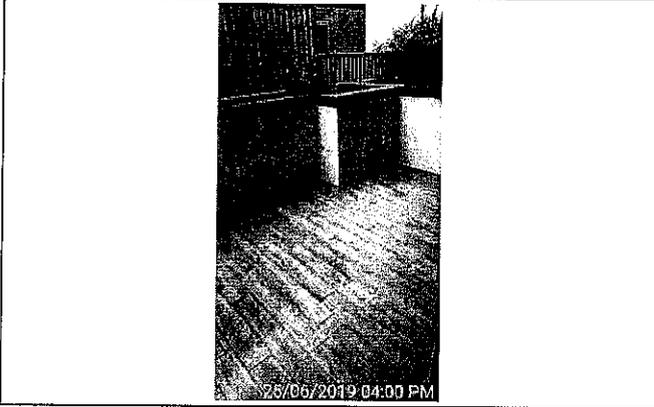
Agent Name: <u>Rachel Asker</u>	Signature:	Date: <u>28/6/19</u>
---------------------------------	------------	----------------------



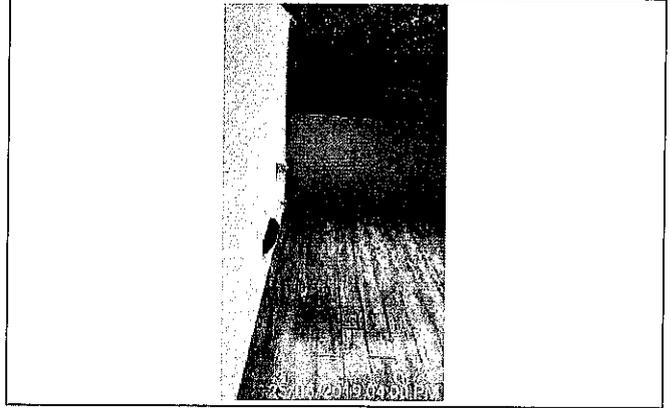
# Images Addendum

**IMPORTANT:** These images relate only to this report and may not otherwise be used except in compliance with relevant tenancy legislation.

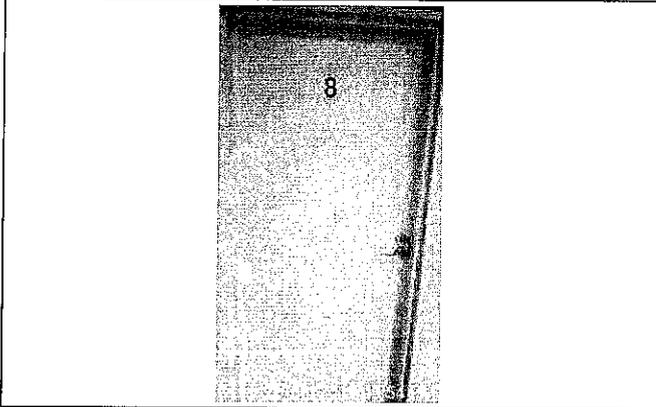
Im1. Exterior - Balcony/Porch - Comments



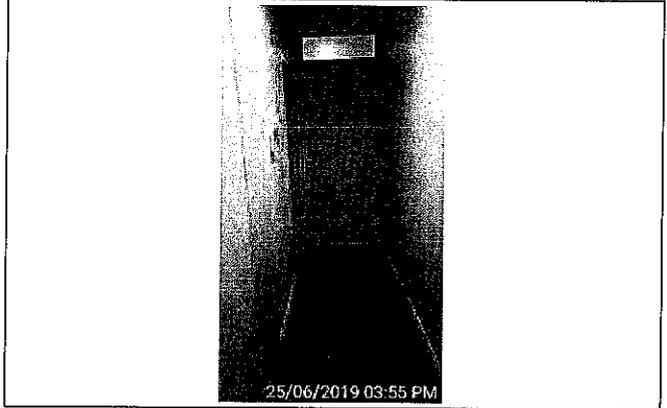
Im2. Exterior - Balcony/Porch - Comments



Im3. Interior - Entrance - Comments



Im4. Interior - Entrance - Comments



Im5. Interior - Entrance - Comments



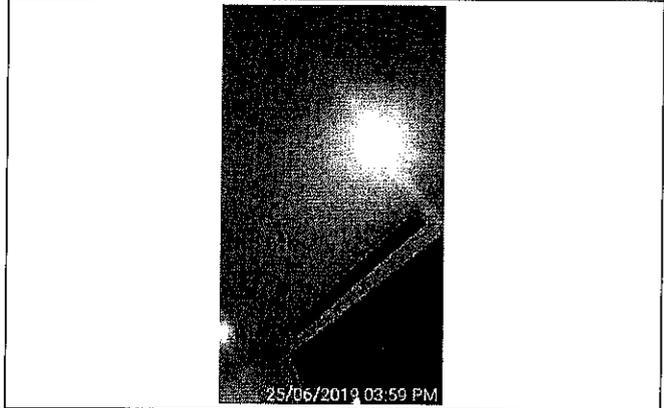
Im6. Interior - Lounge - Comments



Im7. Interior - Lounge - Comments



Im8. Interior - Lounge - Comments





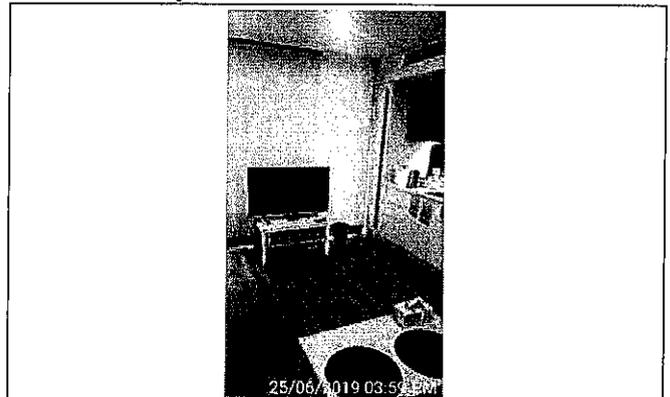
# Images Addendum (continued)

**IMPORTANT:** These images relate only to this report and may not otherwise be used except in compliance with relevant tenancy legislation.

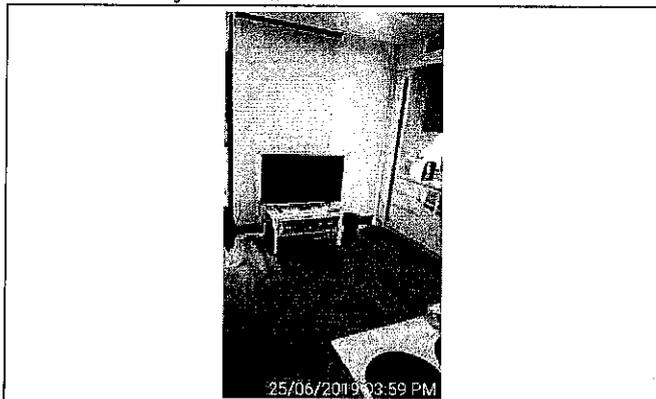
Im9. Interior - Lounge - Comments



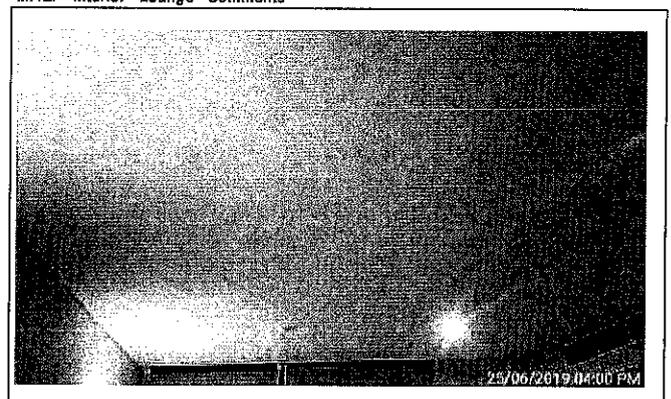
Im10. Interior - Lounge - Comments



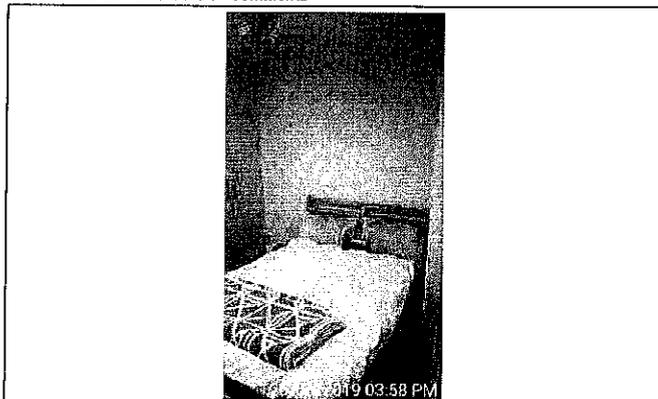
Im11. Interior - Lounge - Comments



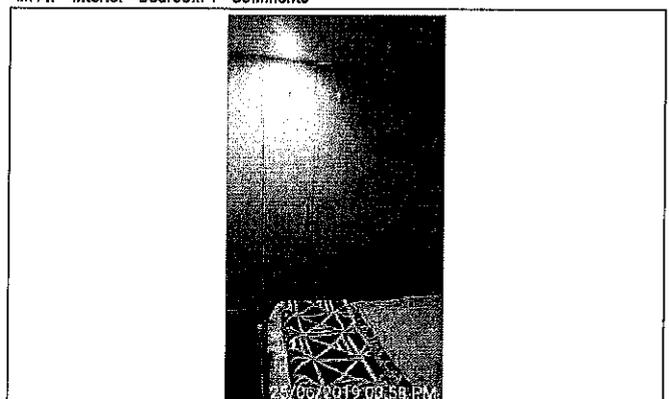
Im12. Interior - Lounge - Comments



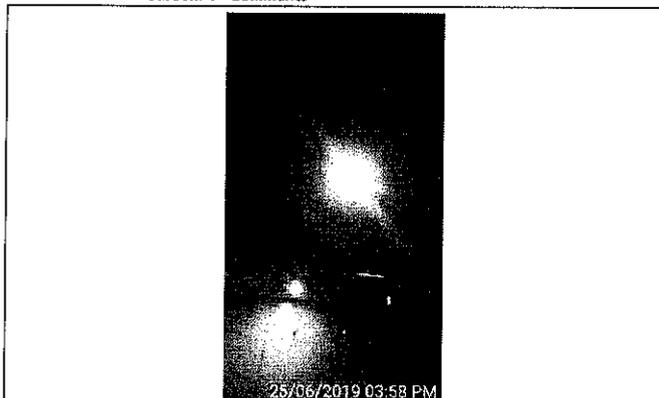
Im13. Interior - Bedroom 1 - Comments



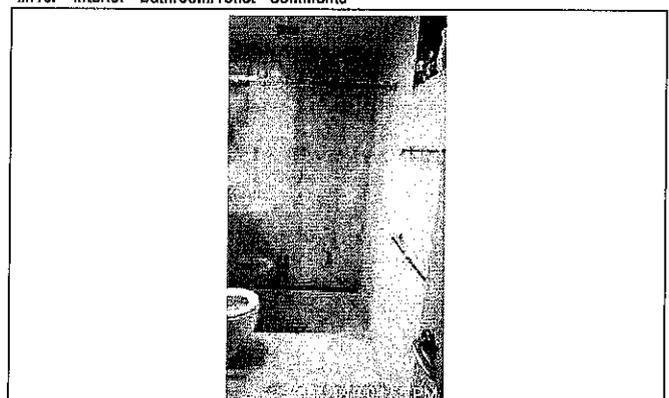
Im14. Interior - Bedroom 1 - Comments



Im15. Interior - Bedroom 1 - Comments



Im16. Interior - Bathroom/Toilet - Comments

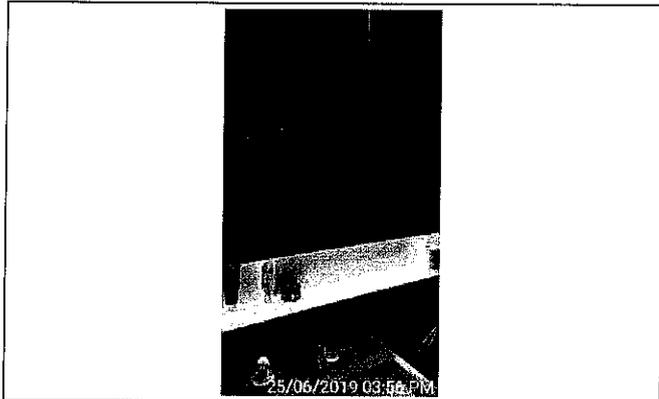




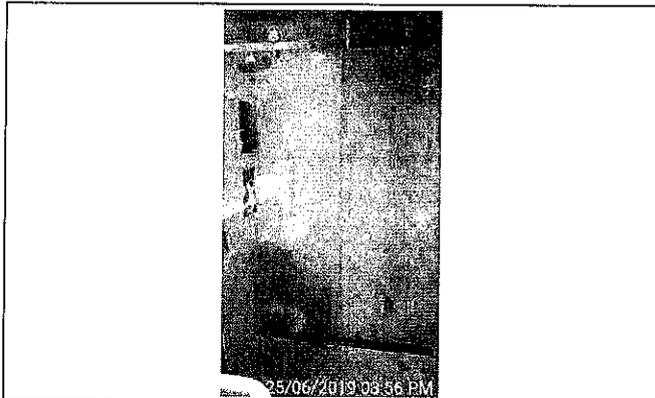
# Images Addendum (continued)

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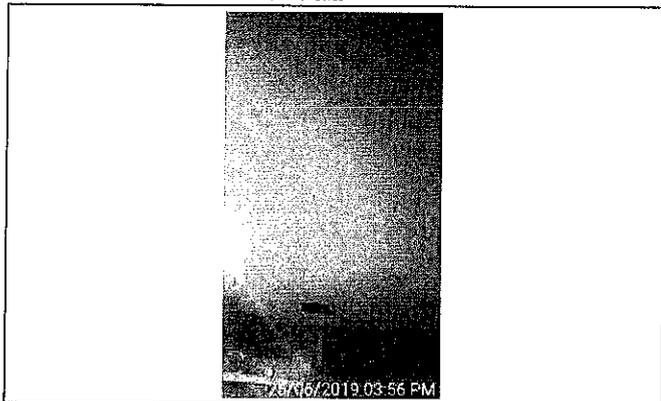
Im17. Interior - Bathroom/Toilet - Comments



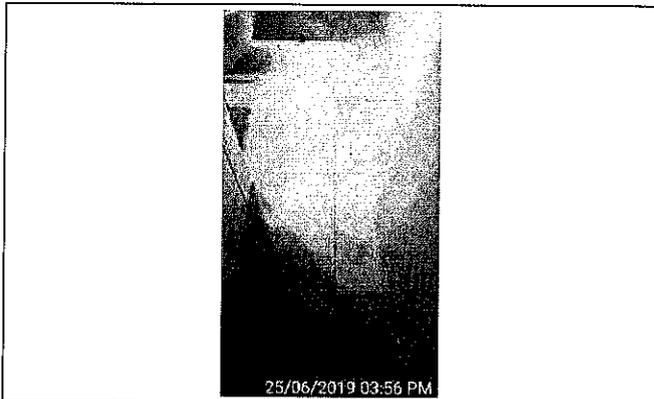
Im18. Interior - Bathroom/Toilet - Comments



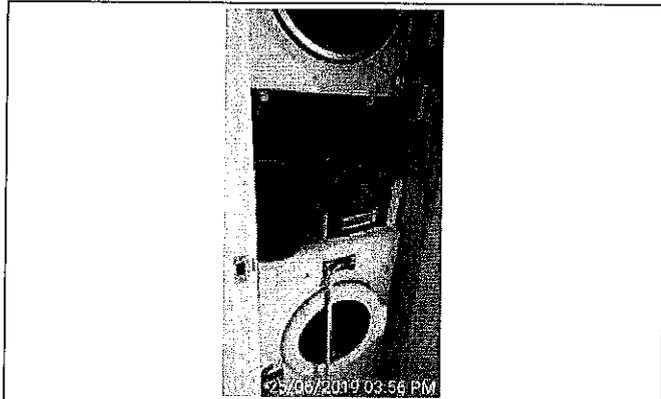
Im19. Interior - Bathroom/Toilet - Comments



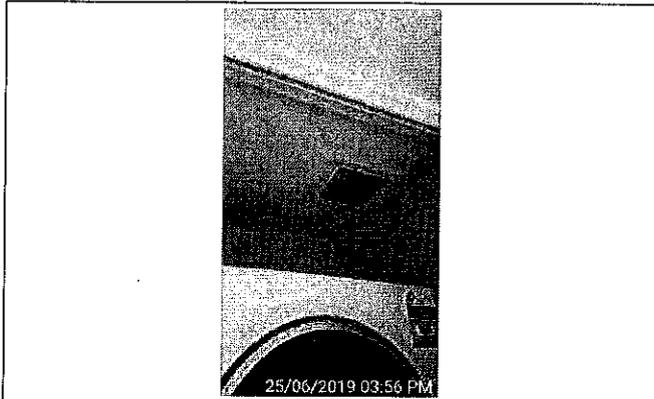
Im20. Interior - Bathroom/Toilet - Comments



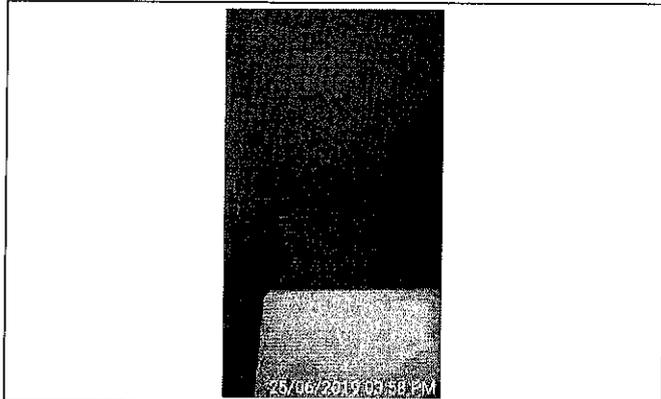
Im21. Interior - Laundry - Comments



Im22. Interior - Laundry - Comments



Im23. Interior - Laundry - Comments





**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



MR J S LINFOOT & MRS L LINFOOT  
24 MARJORIE CRES  
MAROUBRA NSW 2035

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

**Loan Acct Number** S211 0953389 00

**BSB/Acct ID No.** 112-911 095338900

**Statement Start Date** 01/07/2018

**Statement End Date** 28/11/2018

**Page** 1 of 2

**Loan Account**

J AND L F.L.T PTY LTD ACN 166 490 026 ATF JEFF AND LIDIA SUPER FUND

**Account Summary as at 28 Nov 2018**

<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>
373,379.25	+	\$10,028.10	+	85.00	-	12,165.00	=	371,327.35
		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
		28yrs 00mths		28yrs 00mths		\$268.40		6.670%

**Repayment Details as at 28 Nov 2018**

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,456.00	due on the 28th	477 102 872
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00



**Bill Code: 808220**  
**Ref: 112911095338900**

\*\*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 S211 0953389 00

BSB/Acct ID No. 112-911 095338900

Statement Start Date 01/07/2018

Statement End Date 28/11/2018

Page 2 of 2

**Phone Banking Plus**

**☎ 13 33 22**

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2018	<i>Opening Balance</i> Interest Rate 6.530% PA			373,379.25 ✓
27 Jul 2018	INTEREST	1,946.01		375,325.26
27 Jul 2018	ADMIN FEE	12.00		375,337.26
27 Jul 2018	FULL OFFSET SERVICE FEE	5.00		375,342.26
28 Jul 2018	REPAYMT A/C TFR		2,433.00	372,909.26
27 Aug 2018	INTEREST	2,012.33		374,921.59
27 Aug 2018	ADMIN FEE	12.00		374,933.59
27 Aug 2018	FULL OFFSET SERVICE FEE	5.00		374,938.59
28 Aug 2018	REPAYMT A/C TFR		2,433.00	372,505.59
19 Sep 2018	INTEREST RATE CHANGE TO 6.67% PA			372,505.59
27 Sep 2018	INTEREST	2,025.07		374,530.66
27 Sep 2018	ADMIN FEE	12.00		374,542.66
27 Sep 2018	FULL OFFSET SERVICE FEE	5.00		374,547.66
28 Sep 2018	REPAYMT A/C TFR		2,433.00	372,114.66
27 Oct 2018	INTEREST	1,988.29		374,102.95
27 Oct 2018	ADMIN FEE	12.00		374,114.95
27 Oct 2018	FULL OFFSET SERVICE FEE	5.00		374,119.95
28 Oct 2018	REPAYMT A/C TFR		2,433.00	371,686.95
27 Nov 2018	INTEREST	2,056.40		373,743.35
27 Nov 2018	ADMIN FEE	12.00		373,755.35
27 Nov 2018	FULL OFFSET SERVICE FEE	5.00		373,760.35
28 Nov 2018	REPAYMT A/C TFR		2,433.00	371,327.35
28 Nov 2018	<i>Closing Balance</i>			371,327.35



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



MR J S LINFOOT & MRS L LINFOOT  
24 MARJORIE CRES  
MAROUBRA NSW 2035

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

**Loan Acct Number** S211 0953389 00

**BSB/Acct ID No.** 112-911 095338900

**Statement Start Date** 29/11/2018

**Statement End Date** 28/05/2019

**Page** 1 of 2

**Loan Account**

J AND L F.I.T PTY LTD ACN 166 490 026 ATF JEFF AND LIDIA SUPER FUND

**Account Summary as at 28 May 2019**

<b>Opening Balance</b> 371,327.35	+	<b>Interest Charge for the Period</b> \$12,056.26	+	<b>Total Debits excluding Interest</b> 102.00	-	<b>Total Credits</b> 14,766.00	=	<b>Closing Balance</b> 368,719.61
		<b>Contract Term Remaining</b> 27yrs 06mths		<b>Forecasted Term</b> 27yrs 06mths		<b>Interest Offset Benefit for Statement Period</b> \$190.39		<b>Annual Percentage Rate</b> 6.670%

**Repayment Details as at 28 May 2019**

<b>Monthly Repayment</b> \$2,456.00	<b>Monthly Repayment Due Date</b> due on the 28th	<b>Repayment Account</b> 477 102 872
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00



**Bill Code: 808220**  
**Ref: 112911095338900**

\*\*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 S211 0953389 00

BSB/Acct ID No. 112-911 095338900

Statement Start Date 29/11/2018

Statement End Date 28/05/2019

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
29 Nov 2018	<i>Opening Balance</i> Interest Rate 6.670% PA			371,327.35
27 Dec 2018	INTEREST	1,994.09		373,321.44
27 Dec 2018	ADMIN FEE	12.00		373,333.44
27 Dec 2018	FULL OFFSET SERVICE FEE	5.00		373,338.44
28 Dec 2018	REPAYMT A/C TFR		2,461.00	370,877.44
27 Jan 2019	INTEREST	2,067.49		372,944.93
27 Jan 2019	ADMIN FEE	12.00		372,956.93
27 Jan 2019	FULL OFFSET SERVICE FEE	5.00		372,961.93
28 Jan 2019	REPAYMT A/C TFR		2,461.00	370,500.93
27 Feb 2019	INTEREST	2,064.47		372,565.40
27 Feb 2019	ADMIN FEE	12.00		372,577.40
27 Feb 2019	FULL OFFSET SERVICE FEE	5.00		372,582.40
28 Feb 2019	REPAYMT A/C TFR		2,461.00	370,121.40
27 Mar 2019	INTEREST	1,869.05		371,990.45
27 Mar 2019	ADMIN FEE	12.00		372,002.45
27 Mar 2019	FULL OFFSET SERVICE FEE	5.00		372,007.45
28 Mar 2019	REPAYMT A/C TFR		2,461.00	369,546.45
27 Apr 2019	INTEREST	2,063.13		371,609.58
27 Apr 2019	ADMIN FEE	12.00		371,621.58
27 Apr 2019	FULL OFFSET SERVICE FEE	5.00		371,626.58
28 Apr 2019	REPAYMT A/C TFR		2,461.00	369,165.58
27 May 2019	INTEREST	1,998.03		371,163.61
27 May 2019	ADMIN FEE	12.00		371,175.61
27 May 2019	FULL OFFSET SERVICE FEE	5.00		371,180.61
28 May 2019	REPAYMT A/C TFR		2,461.00	368,719.61
28 May 2019	<i>Closing Balance</i>			368,719.61

**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



MR J S LINFOOT & MRS L LINFOOT  
 24 MARJORIE CRES  
 MAROUBRA NSW 2035

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

**Loan Acct Number** S211 0953389 00

**BSB/Acct ID No.** 112-911 095338900

**Statement Start Date** 29/05/2019

**Statement End Date** 30/06/2019

**Page** 1 of 2

**Loan Account**

J AND L F.I.T PTY LTD ACN 166 490 026 ATF JEFF AND LIDIA SUPER FUND

**Account Summary as at 30 Jun 2019**

<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>
368,719.61	+	\$2,050.15	+	12.00	-	2,456.00	=	368,325.76
		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
		27yrs 05mths		26yrs 00mths		\$18.42		6.470%

**Repayment Details as at 30 Jun 2019**

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,456.00	due on the 28th	477 102 872
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$24,134.51.



**Billers Code: 808220**  
**Ref: 112911095338900**

\*\*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 S211 0953389 00

BSB/Acct ID No. 112-911 095338900

Statement Start Date 29/05/2019

Statement End Date 30/06/2019

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**Phone Banking Plus**

**☎ 13 33 22**

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**Transaction Details**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Loan Balance</b>
29 May 2019	<i>Opening Balance</i> Interest Rate 6.670% PA			368,719.61
18 Jun 2019	INTEREST RATE CHANGE TO 6.47% PA			368,719.61
27 Jun 2019	INTEREST	2,050.15		370,769.76
27 Jun 2019	ADMIN FEE	12.00		370,781.76
28 Jun 2019	REPAYMT A/C TFR		2,456.00	368,325.76
30 Jun 2019	<i>Closing Balance</i>			368,325.76

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