




Spring Camellia Superfund Pty Ltd IOR & ATF
Spring Camellia Superfund
44 Narooma Road
Northbridge, NSW, 2063, Australia

Your Statement

Account Name/s:	Spring Camellia Superfund Pty Ltd IOR & ATF Spring Camellia Superfund
BSB 012-666	Account Number 400101944
Product Name	Granite SMSF Loan
Account Status	Active
Statement Period	14 Jan 2022 to 30 Jun 2022
Current Interest Rate	5.70 % p.a.
Enquiries	 1300 737 058

Your Loan Account Summary

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$0.00		\$753,856.01		\$23,559.20		\$730,296.81 DR
Loan Account Limit						\$730,538.00
Available redraw						\$241.19
Interest charged this statement period						\$14,912.81
Offset benefit for this statement period						\$239.91
Interest charged this financial year						\$14,912.81
Offset benefit for this financial year						\$239.91

Your Repayment Details

Minimum Repayment Amount	Repayment Frequency	Repayment Due Date
\$4,043.61	Monthly	14 of every month



Your Statement: Please check the entries on this statement and report any errors immediately. All entries are subject to verification. Credit entries may be subject to clearance. Any adjustments or transactions not yet processed will appear on the next statement.



Making Repayments: Automatically make repayments each week, fortnight, or month by setting up a direct debit from your external account. Unlimited additional repayments on our Variable Home Loans, making it easier than ever to pay off your home loan faster.



Internet Access: Granite Home Loans provides our customers with a real-time online platform to help you access all your information. View your transactions and balances easily in a single place. Visit www.granitehomeloans.com.au

Granite Home Loans Pty Ltd

ACN 622 955 524 Australian Credit Licence Number 516104

Address: 77 CASTLEREAGH STREET SYDNEY NSW 2000 Telephone: 1300 737 058 Email: service@granitehomeloans.com.au

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services
ACN 119 531 252, Australian Credit Licence Number 337303

Your Transaction Summary

Date	Transaction Details	Debits	Credits	Balance
14 Jan 2022	Balance brought forward			\$0.00
14 Jan 2022	Loan Settlement Funds	\$735,000.00		\$735,000.00 DR
14 Feb 2022	Direct Debit Direct Debit Payment. Receipt # 96638724003		\$3,923.20	\$731,076.80 DR
14 Feb 2022	Interest Original amount of \$3,090.02 received an offset benefit of \$11.01.	\$3,079.01		\$734,155.81 DR
14 Feb 2022	Interaccount Payment Loan Repayment. Receipt # 06663819289		\$3,923.20	\$730,232.61 DR
16 Feb 2022	Dishonour Effective Date: 14/02/2022 REFER TO CUSTOMER	\$3,923.20		\$734,155.81 DR
16 Feb 2022	Fee for Dishonour Effective Date: 14/02/2022	\$20.00		\$734,175.81 DR
16 Feb 2022	Waiver of Fee for Dishonour Effective Date: 14/02/2022 As one time courtesy.		\$20.00	\$734,155.81 DR
14 Mar 2022	Interest Original amount of \$2,787.78 received an offset benefit of \$36.68.	\$2,751.10		\$736,906.91 DR
14 Mar 2022	Interaccount Payment Loan Repayment. Receipt # 06663819289		\$3,923.20	\$732,983.71 DR
14 Apr 2022	Interest Original amount of \$3,081.54 received an offset benefit of \$51.54.	\$3,030.00		\$736,013.71 DR
14 Apr 2022	Interaccount Payment Loan Repayment. Receipt # 06663819289		\$3,923.20	\$732,090.51 DR
14 May 2022	Interest Original amount of \$2,978.50 received an offset benefit of \$50.94.	\$2,927.56		\$735,018.07 DR
16 May 2022	Interaccount Payment Loan Repayment. Receipt # 06663819289		\$3,923.20	\$731,094.87 DR
09 May 2022	Interest rate adjusted from 4.950% to 5.200% effective from 17/05/2022			\$731,094.87 DR
14 Jun 2022	Interest Original amount of \$3,214.87 received an offset benefit of \$89.73.	\$3,125.14		\$734,220.01 DR
14 Jun 2022	Interaccount Payment Loan Repayment. Receipt # 06663819289		\$3,923.20	\$730,296.81 DR
09 Jun 2022	Interest rate adjusted from 5.200% to 5.700% effective from 17/06/2022			\$730,296.81 DR
TOTALS AT END OF PERIOD		\$753,856.01	\$23,559.20	\$730,296.81 DR

Overdue Payment Summary

Total Amount Payable including Arrears	Payment Due Date
\$4,043.61	14 Jul 2022
Scheduled Payment Amount	\$4,043.61
Arrears Amount Due	\$0.00

Granite Home Loans Pty Ltd
ACN 622 955 524 Australian Credit Licence Number 516104
Address: 77 CASTLEREAGH STREET SYDNEY NSW 2000 Telephone: 1300 737 058 Email: service@granitehomeloans.com.au

Program Manager: Columbus Capital Pty Limited trading as Origin Mortgage Management Services
ACN 119 531 252, Australian Credit Licence Number 337303

The Arrears Amount is due and payable immediately.

Total

\$4,043.61

Dear Customer,

We have introduced a new 'look and feel' to our customer statements and new functionality; this includes a Loan Summary plus 'at a glance' & helpful information on the first page.

The Interest Charged (net after offset benefit) for both this Financial Year and for this Statement Period are now displayed on each statement.

The Interest Offset benefit for this Financial Year and for this Statement Period will also be displayed on each statement.

To further improve your customer experience with us, more changes will be made to improve our statements moving forward.

Granite Home Loans Pty Ltd

ACN 622 955 524 Australian Credit Licence Number 516104

Address: 77 CASTLEREAGH STREET SYDNEY NSW 2000 **Telephone:** 1300 737 058 **Email:** service@granitehomeloans.com.au

Program Manager: **Columbus Capital Pty Limited trading as Origin Mortgage Management Services**

ACN 119 531 252, Australian Credit Licence Number 337303