



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

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

Loan Acct Number S211 0632593 00

BSB/Acct ID No. 112-911 063259300

Statement Start Date 02/02/2020

Statement End Date 30/06/2020

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Loan Account

NATURAL WELLNESS SUPER PTY LTD ATF NATURAL WELLNESS SUPERANNUATION FUND

Account Summary as at 30 Jun 2020



Opening Balance 165,359.46	+	Interest Charge for the Period \$1,955.61	+	Total Debits excluding Interest 48.00	-	Total Credits 6,370.00	=	Closing Balance 160,993.07
Payments in Advance \$9,075.00		Contract Term Remaining 23yrs 01mths		Forecasted Term 17yrs 08mths		Interest Offset Benefit for Statement Period \$1,272.82		Annual Percentage Rate 5.870%

Repayment Details as at 30 Jun 2020

Monthly Repayment \$1,140.00	Monthly Repayment Due Date due on the 1st	Repayment Account 467 791 256
Additional Monthly Repayment \$0.00	Repayment Frequency Fortnightly Every 2nd Sunday	Repayment Frequency Amount \$570.00

AS AT 30 JUN 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$9,075.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2020 IS \$5,661.49.



Billor Code: 808220
Ref: 112911063259300

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 0632593 00

BSB/Acct ID No. 112-911 063259300

Statement Start Date 02/02/2020

Statement End Date 30/06/2020

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
02 Feb 2020	Opening Balance Interest Rate 6.120% PA			165,359.46
02 Feb 2020	REPAYMT A/C TFR		590.00	164,769.46
16 Feb 2020	REPAYMT A/C TFR		590.00	164,179.46
01 Mar 2020	INTEREST	444.91		164,624.37
01 Mar 2020	ADMIN FEE	12.00		164,636.37
01 Mar 2020	REPAYMT A/C TFR		590.00	164,046.37
15 Mar 2020	REPAYMT A/C TFR		590.00	163,456.37
17 Mar 2020	INTEREST RATE CHANGE TO 5.87% PA			163,456.37
29 Mar 2020	REPAYMT A/C TFR		590.00	162,866.37
01 Apr 2020	INTEREST	489.87		163,356.24
01 Apr 2020	ADMIN FEE	12.00		163,368.24
12 Apr 2020	REPAYMT A/C TFR		570.00	162,798.24
26 Apr 2020	REPAYMT A/C TFR		570.00	162,228.24
01 May 2020	INTEREST	504.65		162,732.89
01 May 2020	ADMIN FEE	12.00		162,744.89
10 May 2020	REPAYMT A/C TFR		570.00	162,174.89
24 May 2020	REPAYMT A/C TFR		570.00	161,604.89
01 Jun 2020	INTEREST	516.18		162,121.07
01 Jun 2020	ADMIN FEE	12.00		162,133.07
07 Jun 2020	REPAYMT A/C TFR		570.00	161,563.07
21 Jun 2020	REPAYMT A/C TFR		570.00	160,993.07
30 Jun 2020	Closing Balance			160,993.07

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BSB/Acct ID No. 112-911 063259300

Statement Start Date 01/07/2020

Statement End Date 01/08/2020

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Loan Account

NATURAL WELLNESS SUPER PTY LTD ATF NATURAL WELLNESS SUPERANNUATION FUND

Account Summary as at 01 Aug 2020

	Opening Balance 160,993.07	+	Interest Charge for the Period \$1,234.08	+	Total Debits excluding Interest 24.00	-	Total Credits 1,140.00	=	Closing Balance 161,111.15
	Payments in Advance \$7,935.00		Contract Term Remaining 23yrs 00mths		Forecasted Term 17yrs 08mths		Interest Offset Benefit for Statement Period \$346.99		Annual Percentage Rate 5.870%

Repayment Details as at 01 Aug 2020

Monthly Repayment \$1,140.00	Monthly Repayment Due Date due on the 1st	Repayment Account 467 791 256
Additional Monthly Repayment \$0.00	Repayment Frequency Fortnightly Every 2nd Sunday	Repayment Frequency Amount \$570.00

AS AT 01 AUG 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$7,935.00.



Biller Code: 808220
Ref: 112911063259300

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).

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Loan Acct Number S211 0632593 00

BSB/Acct ID No. 112-911 063259300

Statement Start Date 01/07/2020

Statement End Date 01/08/2020

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Phone Banking Plus
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Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2020	<i>Opening Balance</i> Interest Rate 5.870% PA			160,993.07
01 Jul 2020	INTEREST	587.19		161,580.26
01 Jul 2020	ADMIN FEE	12.00		161,592.26
05 Jul 2020	REPAYMT A/C TFR		570.00	161,022.26
19 Jul 2020	REPAYMT A/C TFR		570.00	160,452.26
01 Aug 2020	INTEREST	646.89		161,099.15
01 Aug 2020	ADMIN FEE	12.00		161,111.15
01 Aug 2020	<i>Closing Balance</i>			161,111.15

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Statement Start Date 02/08/2020

Statement End Date 01/02/2021

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Loan Account

NATURAL WELLNESS SUPER PTY LTD ATF NATURAL WELLNESS SUPERANNUATION FUND

Account Summary as at 01 Feb 2021



Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
161,111.15	+	\$3,775.04	+	72.00	-	7,980.00	=	156,978.19
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$9,075.00		22yrs 06mths		16yrs 11mths		\$923.73		5.870%

Repayment Details as at 01 Feb 2021

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,140.00	due on the 1st	467 791 256
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Fortnightly Every 2nd Sunday	\$570.00

AS AT 01 FEB 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$9,075.00.



Bill Code: 808220
Ref: 112911063259300

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).

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BSB/Acct ID No. 112-911 063259300

Statement Start Date 02/08/2020

Statement End Date 01/02/2021

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
02 Aug 2020	Opening Balance Interest Rate 5.870% PA			161,111.15
02 Aug 2020	REPAYMT A/C TFR		570.00	160,541.15
16 Aug 2020	REPAYMT A/C TFR		570.00	159,971.15
30 Aug 2020	REPAYMT A/C TFR		570.00	159,401.15
01 Sep 2020	INTEREST	658.52		160,059.67
01 Sep 2020	ADMIN FEE	12.00		160,071.67
13 Sep 2020	REPAYMT A/C TFR		570.00	159,501.67
27 Sep 2020	REPAYMT A/C TFR		570.00	158,931.67
01 Oct 2020	INTEREST	643.89		159,575.56
01 Oct 2020	ADMIN FEE	12.00		159,587.56
11 Oct 2020	REPAYMT A/C TFR		570.00	159,017.56
25 Oct 2020	REPAYMT A/C TFR		570.00	158,447.56
01 Nov 2020	INTEREST	688.93		159,136.49
01 Nov 2020	ADMIN FEE	12.00		159,148.49
08 Nov 2020	REPAYMT A/C TFR		570.00	158,578.49
22 Nov 2020	REPAYMT A/C TFR		570.00	158,008.49
01 Dec 2020	INTEREST	653.52		158,662.01
01 Dec 2020	ADMIN FEE	12.00		158,674.01
06 Dec 2020	REPAYMT A/C TFR		570.00	158,104.01
20 Dec 2020	REPAYMT A/C TFR		570.00	157,534.01
01 Jan 2021	INTEREST	568.37		158,102.38
01 Jan 2021	ADMIN FEE	12.00		158,114.38
03 Jan 2021	REPAYMT A/C TFR		570.00	157,544.38
17 Jan 2021	REPAYMT A/C TFR		570.00	156,974.38
31 Jan 2021	REPAYMT A/C TFR		570.00	156,404.38
01 Feb 2021	INTEREST	561.81		156,966.19
01 Feb 2021	ADMIN FEE	12.00		156,978.19
01 Feb 2021	Closing Balance			156,978.19

A reminder to periodically check with your insurer that the insurance on the property has adequate cover, as your mortgage terms require that the property is fully insured. Find out more at the Australian Securities and Investments Commission website: moneysmart.gov.au. Strata titles may be covered by body corporate insurance. To talk through specific insurance needs, contact the current insurer, body corporate, or visit stgeorge.com.au/building-insurance

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Statement End Date 01/02/2021

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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 stgeorge.com.au/dispute



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Loan Account

NATURAL WELLNESS SUPER PTY LTD ATF NATURAL WELLNESS SUPERANNUATION FUND

Account Summary as at 30 Jun 2021

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	156,978.19	+	\$2,122.89	+	48.00	-	5,700.00	=	153,449.08
	Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
	\$10,215.00		22yrs 01mths		16yrs 03mths		\$879.89		5.870%

Repayment Details as at 30 Jun 2021

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,140.00	due on the 1st	467 791 256
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Fortnightly Every 2nd Sunday	\$570.00

AS AT 30 JUN 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$10,215.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2021 IS \$7,132.01.



Bill Code: 808220
Ref: 112911063259300

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Statement Start Date 02/02/2021

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Phone Banking Plus

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
02 Feb 2021	Opening Balance Interest Rate 5.870% PA			156,978.19
14 Feb 2021	REPAYMT A/C TFR		570.00	156,408.19
28 Feb 2021	REPAYMT A/C TFR		570.00	155,838.19
01 Mar 2021	INTEREST	501.39		156,339.58
01 Mar 2021	ADMIN FEE	12.00		156,351.58
14 Mar 2021	REPAYMT A/C TFR		570.00	155,781.58
28 Mar 2021	REPAYMT A/C TFR		570.00	155,211.58
01 Apr 2021	INTEREST	553.41		155,764.99
01 Apr 2021	ADMIN FEE	12.00		155,776.99
11 Apr 2021	REPAYMT A/C TFR		570.00	155,206.99
25 Apr 2021	REPAYMT A/C TFR		570.00	154,636.99
01 May 2021	INTEREST	530.87		155,167.86
01 May 2021	ADMIN FEE	12.00		155,179.86
09 May 2021	REPAYMT A/C TFR		570.00	154,609.86
23 May 2021	REPAYMT A/C TFR		570.00	154,039.86
01 Jun 2021	INTEREST	537.22		154,577.08
01 Jun 2021	ADMIN FEE	12.00		154,589.08
06 Jun 2021	REPAYMT A/C TFR		570.00	154,019.08
20 Jun 2021	REPAYMT A/C TFR		570.00	153,449.08
30 Jun 2021	Closing Balance			153,449.08

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