



# 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

**Page** 1 of 2

### Loan Account

NATURAL WELLNESS SUPER PTY LTD ATF NATURAL WELLNESS SUPERANNUATION FUND

### Account Summary as at 30 Jun 2020

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

### Repayment Details as at 30 Jun 2020

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



**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).\*\*

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** 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	<i>Opening Balance</i> 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	<i>Closing Balance</i>			160,993.07

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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

**Page** 1 of 2

### Loan Account

NATURAL WELLNESS SUPER PTY LTD ATF NATURAL WELLNESS SUPERANNUATION FUND

### Account Summary as at 01 Aug 2020

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

### Repayment Details as at 01 Aug 2020

<b>Monthly Repayment</b> \$1,140.00	<b>Monthly Repayment Due Date</b> due on the 1st	<b>Repayment Account</b> 467 791 256
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Fortnightly Every 2nd Sunday	<b>Repayment Frequency Amount</b> \$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).\*\*

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 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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Transaction Details

		Date	Transaction Description	Debit	Credit	Loan Balance
	01 Jul	2020	Opening Balance			160,993.07
			Interest Rate 5.870% PA			
	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	Closing Balance			161,111.15

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**Loan Acct Number** S211 0632593 00

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**Statement Start Date** 02/08/2020

**Statement End Date** 01/02/2021

**Page** 1 of 3

### Loan Account

NATURAL WELLNESS SUPER PTY LTD ATF NATURAL WELLNESS SUPERANNUATION FUND

### Account Summary as at 01 Feb 2021

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

### Repayment Details as at 01 Feb 2021

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

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



**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).\*\*

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** S211 0632593 00**BSB/Acct ID No.** 112-911 063259300**Statement Start Date** 02/08/2020**Statement End Date** 01/02/2021**Page** 2 of 3**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
02 Aug 2020	<i>Opening Balance</i> 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	<i>Closing Balance</i>			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](http://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](http://stgeorge.com.au/building-insurance)

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**Statement Start Date** 02/08/2020

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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](https://stgeorge.com.au/dispute)



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**Page** 1 of 2

### Loan Account

NATURAL WELLNESS SUPER PTY LTD ATF NATURAL WELLNESS SUPERANNUATION FUND

### Account Summary as at 30 Jun 2021

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

### Repayment Details as at 30 Jun 2021

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



**Biller Code: 808220**  
**Ref: 112911063259300**

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**Statement Start Date** 02/02/2021

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**Page** 2 of 2

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
02 Feb 2021	<i>Opening Balance</i> 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	<i>Closing Balance</i>			153,449.08

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