



31 July 2018

Melissa Nysten  
2 Oimara Street  
FERN BAY New South Wales 2295

**Re: Loan Account 1942073**

Dear Melissa,

Thank you for your recent telephone call to our office.

As requested, please find attached a current statement of your loan account.

If you have any further questions please contact our customer service team on **13 11 33**.

Daniel Maciula  
Service Specialist



Melissa Nysten  
 2 Oimara Street  
 FERN BAY New South Wales 2295

**Borrowers**

**Loan Account: 1942073**

Melissa Anne Nysten  
 Michael Ken Nysten  
 Nysten Family Bare Trust  
 Nysten Family Super Fund  
 Nysten Family Super Investments Pty Ltd  
 Nysten Family Super Pty Ltd

<b>Start Date:</b>	1 July 2015	<b>End Date:</b>	31 July 2018
<b>Opening Balance:</b>	\$224,093.70	<b>Closing Balance:</b>	\$213,733.89
<b>Interest Rate:</b>	7.13%	<b>Default Rate (if applicable):</b>	9.13%
<b>Total Interest For Period:</b>	\$44,401.12	<b>Account Status:</b>	Current

Date	Transaction	Debit	Credit	Balance
04/07/18	Direct Debit Repayment		-\$1,534.11	\$213,733.89
04/07/18	Service Fee	\$10.00		\$215,268.00
04/07/18	Interest Charged	\$1,210.54		\$215,258.00
04/06/18	Direct Debit Repayment		-\$1,534.11	\$214,047.46
04/06/18	Expired Insurance Fee - Reversal		-\$50.00	\$215,581.57
04/06/18	Expired Insurance Fee	\$50.00		\$215,631.57
04/06/18	Service Fee	\$10.00		\$215,581.57
04/06/18	Interest Charged	\$1,252.33		\$215,571.57
04/05/18	Direct Debit Repayment		-\$1,534.11	\$214,319.24
04/05/18	Service Fee	\$10.00		\$215,853.35
04/05/18	Interest Charged	\$1,213.68		\$215,843.35
04/04/18	Direct Debit Repayment		-\$1,534.11	\$214,629.67
04/04/18	Service Fee	\$10.00		\$216,163.78
04/04/18	Interest Charged	\$1,255.71		\$216,153.78
04/03/18	Service Fee	\$10.00		\$214,898.07
04/03/18	Interest Charged	\$1,135.66		\$214,888.07
02/03/18	Direct Debit Repayment		-\$1,534.11	\$213,752.41
04/02/18	Service Fee	\$10.00		\$215,286.52
04/02/18	Interest Charged	\$1,258.95		\$215,276.52
02/02/18	Direct Debit Repayment		-\$1,534.11	\$214,017.57
04/01/18	Direct Debit Repayment		-\$1,534.11	\$215,551.68
04/01/18	Service Fee	\$10.00		\$217,085.79
04/01/18	Interest Charged	\$1,261.07		\$217,075.79
04/12/17	Direct Debit Repayment		-\$1,534.11	\$215,814.72

<b>Date</b>	<b>Transaction</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
04/12/17	Service Fee	\$10.00		\$217,348.83
04/12/17	Interest Charged	\$1,222.09		\$217,338.83
04/11/17	Service Fee	\$10.00		\$216,116.74
04/11/17	Interest Charged	\$1,264.06		\$216,106.74
03/11/17	Direct Debit Repayment		-\$1,534.11	\$214,842.68
04/10/17	Direct Debit Repayment		-\$1,534.11	\$216,376.79
04/10/17	Service Fee	\$10.00		\$217,910.90
04/10/17	Interest Charged	\$1,225.26		\$217,900.90
04/09/17	Direct Debit Repayment		-\$1,534.11	\$216,675.64
04/09/17	Service Fee	\$10.00		\$218,209.75
04/09/17	Interest Charged	\$1,267.59		\$218,199.75
04/08/17	Direct Debit Repayment		-\$1,534.11	\$216,932.16
04/08/17	Service Fee	\$10.00		\$218,466.27
04/08/17	Interest Charged	\$1,269.28		\$218,456.27
04/07/17	Direct Debit Repayment		-\$1,534.11	\$217,186.99
04/07/17	Expired Insurance Fee - Reversal		-\$50.00	\$218,721.10
04/07/17	Expired Insurance Fee	\$50.00		\$218,771.10
04/07/17	Service Fee	\$10.00		\$218,721.10
04/07/17	Interest Charged	\$1,229.80		\$218,711.10
04/06/17	Expired Insurance Fee	\$50.00		\$217,481.30
04/06/17	Service Fee	\$10.00		\$217,431.30
04/06/17	Interest Charged	\$1,236.34		\$217,421.30
02/06/17	Direct Debit Repayment		-\$1,495.70	\$216,184.96
04/05/17	Direct Debit Repayment		-\$1,495.70	\$217,680.66
04/05/17	Service Fee	\$10.00		\$219,176.36
04/05/17	Interest Charged	\$1,182.30		\$219,166.36
04/04/17	Direct Debit Repayment		-\$1,495.70	\$217,984.06
04/04/17	Service Fee	\$10.00		\$219,479.76
04/04/17	Interest Charged	\$1,223.18		\$219,469.76
04/03/17	Service Fee	\$10.00		\$218,246.58
04/03/17	Interest Charged	\$1,106.46		\$218,236.58
03/03/17	Direct Debit Repayment		-\$1,495.70	\$217,130.12
04/02/17	Service Fee	\$10.00		\$218,625.82
04/02/17	Interest Charged	\$1,226.49		\$218,615.82
03/02/17	Direct Debit Repayment		-\$1,495.70	\$217,389.33
04/01/17	Direct Debit Repayment		-\$1,461.00	\$218,885.03
04/01/17	Service Fee	\$10.00		\$220,346.03
04/01/17	Interest Charged	\$1,213.18		\$220,336.03
04/12/16	Service Fee	\$10.00		\$219,122.85
04/12/16	Interest Charged	\$1,141.62		\$219,112.85
02/12/16	Direct Debit Repayment		-\$1,461.00	\$217,971.23
04/11/16	Direct Debit Repayment		-\$1,461.00	\$219,432.23
04/11/16	Service Fee	\$10.00		\$220,893.23
04/11/16	Interest Charged	\$1,181.64		\$220,883.23
04/10/16	Direct Debit Repayment		-\$1,461.00	\$219,701.59
04/10/16	Service Fee	\$10.00		\$221,162.59
04/10/16	Interest Charged	\$1,145.12		\$221,152.59
04/09/16	Service Fee	\$10.00		\$220,007.47
04/09/16	Interest Charged	\$1,184.22		\$219,997.47
02/09/16	Direct Debit Repayment		-\$1,461.00	\$218,813.25
04/08/16	Direct Debit Repayment		-\$1,461.00	\$220,274.25
04/08/16	Service Fee	\$10.00		\$221,735.25
04/08/16	Interest Charged	\$1,186.15		\$221,725.25
04/07/16	Direct Debit Repayment		-\$1,461.00	\$220,539.10
04/07/16	Service Fee	\$10.00		\$222,000.10
04/07/16	Interest Charged	\$1,149.61		\$221,990.10
04/06/16	Expired Insurance Fee - Reversal		-\$50.00	\$220,840.49

<b>Date</b>	<b>Transaction</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance</b>
04/06/16	Expired Insurance Fee	\$50.00		\$220,890.49
04/06/16	Service Fee	\$10.00		\$220,840.49
04/06/16	Interest Charged	\$1,188.93		\$220,830.49
03/06/16	Direct Debit Repayment		-\$1,461.00	\$219,641.56
04/05/16	Direct Debit Repayment		-\$1,461.00	\$221,102.56
04/05/16	Service Fee	\$10.00		\$222,563.56
04/05/16	Interest Charged	\$1,152.37		\$222,553.56
04/04/16	Direct Debit Repayment		-\$1,461.00	\$221,401.19
04/04/16	Service Fee	\$10.00		\$222,862.19
04/04/16	Interest Charged	\$1,192.18		\$222,852.19
04/03/16	Direct Debit Repayment		-\$1,461.00	\$221,660.01
04/03/16	Service Fee	\$10.00		\$223,121.01
04/03/16	Interest Charged	\$1,116.94		\$223,111.01
04/02/16	Direct Debit Repayment		-\$1,461.00	\$221,994.07
04/02/16	Service Fee	\$10.00		\$223,455.07
04/02/16	Interest Charged	\$1,195.35		\$223,445.07
04/01/16	Direct Debit Repayment		-\$1,461.00	\$222,249.72
04/01/16	Service Fee	\$10.00		\$223,710.72
04/01/16	Interest Charged	\$1,199.66		\$223,700.72
04/12/15	Direct Debit Repayment		-\$1,461.00	\$222,501.06
04/12/15	Service Fee	\$10.00		\$223,962.06
04/12/15	Interest Charged	\$1,162.77		\$223,952.06
04/11/15	Direct Debit Repayment		-\$1,461.00	\$222,789.29
04/11/15	Service Fee	\$10.00		\$224,250.29
04/11/15	Interest Charged	\$1,202.87		\$224,240.29
04/10/15	Direct Debit Repayment		-\$1,461.00	\$223,037.42
04/10/15	Service Fee	\$10.00		\$224,498.42
04/10/15	Interest Charged	\$1,165.56		\$224,488.42
04/09/15	Direct Debit Repayment		-\$1,461.00	\$223,322.86
04/09/15	Service Fee	\$10.00		\$224,783.86
04/09/15	Interest Charged	\$1,205.73		\$224,773.86
04/08/15	Direct Debit Repayment		-\$1,461.00	\$223,568.13
04/08/15	Service Fee	\$10.00		\$225,029.13
04/08/15	Interest Charged	\$1,207.05		\$225,019.13
04/07/15	Service Fee	\$10.00		\$223,812.08
04/07/15	Interest Charged	\$1,169.38		\$223,802.08
03/07/15	Direct Debit Repayment		-\$1,461.00	\$222,632.70
01/07/15	Opening balance			\$224,093.70
<b>Totals</b>		<b>\$44,971.12</b>	<b>-\$55,330.93</b>	

**For all Customer Service enquiries and to access your account online, please phone 13 11 33.**