



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

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

Loan Account: 1942073

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

| Date | Transaction | Debit | Credit | Balance |
|----------|----------------------------------|------------|-------------|--------------|
| 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 |

| Date | Transaction | Debit | Credit | Balance |
|---------------|------------------------|--------------------|---------------------|--------------|
| 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 |
| Totals | | \$44,971.12 | -\$55,330.93 | |

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