

Statement of Account

HOME LOAN

St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
APSL and Australian credit licence 233714



036

MS S M STRIDE
PO BOX 1304
BONGAREE QLD 4507

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

Loan Acct Number S411 0585601 00

BSB/Acct ID No. 114-911 058560100

Statement Start Date 24/11/2021

Statement End Date 26/03/2022

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Loan Account

SPARKLING OCEANS PTY LTD ACN 150575714 ATF SUZANNE STRIDE SUPERFUND

Account Summary as at 26 Mar 2022

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
166,780.01	+	\$3,083.30	+	32.00	-	169,895.31	=	0.00
						Interest Offset Benefit for Statement Period		Annual Percentage Rate
						\$64.29		5.870%



Biller Code: 808220
Ref: 114911058560100

**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.

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BSB/Acct ID No. 114-911 058560100

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Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Nov 2021	Opening Balance Interest Rate 5.870% PA			166,780.01
22 Dec 2021	INTEREST	781.75		167,561.76
22 Dec 2021	LOAN ACCOUNT FEE	8.00		167,569.76
23 Dec 2021	REPAYMT A/C TFR		1,437.00	166,132.76
22 Jan 2022	INTEREST	812.16		166,944.92
22 Jan 2022	LOAN ACCOUNT FEE	8.00		166,952.92
23 Jan 2022	REPAYMT A/C TFR		1,437.00	165,515.92
22 Feb 2022	INTEREST	811.13		166,327.05
22 Feb 2022	LOAN ACCOUNT FEE	8.00		166,335.05
23 Feb 2022	REPAYMT A/C TFR		1,437.00	164,898.05
21 Mar 2022	DISCHARGE PMT		165,584.31	686.26 CR
21 Mar 2022	DISCHARGE INT	678.26		8.00 CR
21 Mar 2022	LOAN ACCOUNT FEE	8.00		0.00
26 Mar 2022	Closing Balance			0.00

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

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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Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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Loan Account

SPARKLING OCEANS PTY LTD ACN 150575714 ATF SUZANNE STRIDE SUPERFUND

Account Summary as at 23 Nov 2021

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Repayment Details as at 23 Nov 2021

Monthly Repayment \$4,437.00	Monthly Repayment Due Date due on the 23rd	Repayment Account 474 666 592
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 23 NOV 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$35,000.00.



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Ref: 114911058560100

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Phone Banking Plus**☎ 13 33 22****Loan Acct Number** S411 0585601 00**BSB/Acct ID No.** 114-911 058560100**Statement Start Date** 01/07/2021**Statement End Date** 23/11/2021**Page** 2 of 3**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			169,828.45
22 Jul 2021	INTEREST	831.87		170,660.32
22 Jul 2021	LOAN ACCOUNT FEE	12.00		170,672.32
23 Jul 2021	REPAYMT A/C TFR		1,441.00	169,231.32
22 Aug 2021	INTEREST	838.87		170,070.19
22 Aug 2021	LOAN ACCOUNT FEE	12.00		170,082.19
23 Aug 2021	REPAYMT A/C TFR		1,441.00	168,641.19
22 Sep 2021	INTEREST	837.98		169,479.17
22 Sep 2021	LOAN ACCOUNT FEE	12.00		169,491.17
23 Sep 2021	REPAYMT A/C TFR		1,441.00	168,050.17
22 Oct 2021	INTEREST	780.63		168,830.80
22 Oct 2021	LOAN ACCOUNT FEE	12.00		168,842.80
23 Oct 2021	REPAYMT A/C TFR		1,441.00	167,401.80
22 Nov 2021	INTEREST	807.21		168,209.01
22 Nov 2021	LOAN ACCOUNT FEE	8.00		168,217.01
23 Nov 2021	REPAYMT A/C TFR		1,437.00	166,780.01
23 Nov 2021	<i>Closing Balance</i>			166,780.01

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

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