



## Statement of Account

## HOME LOAN

Brenda Wishey

A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Customer Enquiries** 13 22 66  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0900316 00

**BSB/Acct ID No.** 194-911 090031600

**Statement Start Date** 23/06/2023

**Statement End Date** 30/06/2023

**Page** 1 of 2

## Loan Account

MIDGLEY & LYNCH NOMINEE PTY LTD ACN 153846050 ATF MIDGLEY AND LYNCH SUPER FUND

## Account Summary as at 30 Jun 2023

Opening Balance	Interest Charge for the Period	Total Debits excluding Interest	Total Credits	Closing Balance
347,680.05	+	0.00	-	0.00
				= 347,680.05
Payments in Advance	Contract Term Remaining	Forecasted Term	Interest Offset Benefit for Statement Period	Annual Percentage Rate
\$2,168.00	19yrs 00mths	19yrs 00mths	\$0.00	9.870%

## Repayment Details as at 30 Jun 2023

**Monthly Repayment**  
\$3,298.00

**Monthly Repayment Due Date**  
due on the 22nd

AS AT 30 JUN 2023 YOUR REPAYMENTS WERE IN ADVANCE BY \$2,168.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2023 IS \$29,799.19.

Fees 12 x \$8 = \$96.00



**Biller Code: 22871**  
**Ref: 194911090031600**

\*\*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** S411 0900316 00**BSB/Acct ID No.** 194-911 090031600**Statement Start Date** 23/06/2023**Statement End Date** 30/06/2023**Page** 2 of 2**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
23 Jun 2023	Opening Balance Interest Rate 9.870% PA			347,680.05
30 Jun 2023	Closing Balance			347,680.05

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.

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**Complaints**

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Total loan charges \$48+\$48=\$96

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**Loan Acct Number** S411 0900316 00

**BSB/Acct ID No.** 194-911 090031600

**Statement Start Date** 01/07/2022

**Statement End Date** 22/12/2022

**Page** 1 of 3

**Loan Account**

MIDGLEY & LYNCH NOMINEE PTY LTD ACN 153846050 ATF MIDGLEY AND LYNCH SUPER FUND

**Account Summary as at 22 Dec 2022**

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
353,379.86	+	\$13,742.96	+	48.00	-	16,497.00	=	350,673.82
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$2,168.00		19yrs 06mths		19yrs 06mths		\$0.00		8.870%

**Repayment Details as at 22 Dec 2022****Monthly Repayment**

\$3,068.00

**Monthly Repayment Due Date**

due on the 22nd

AS AT 22 DEC 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$2,168.00.



**Biller Code: 22871**  
**Ref: 194911090031600**

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**Phone Banking Plus****☎ 13 33 22****Loan Acct Number** S411 0900316 00**BSB/Acct ID No.** 194-911 090031600**Statement Start Date** 01/07/2022**Statement End Date** 22/12/2022**Page** 2 of 3**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	Opening Balance Interest Rate 6.620% PA			353,379.86
20 Jul 2022	INTEREST RATE CHANGE TO 7.12% PA			353,379.86
21 Jul 2022	INTEREST	1,932.46		355,312.32
21 Jul 2022	LOAN ACCOUNT FEE	8.00		355,320.32
22 Jul 2022	OUTWARD D/E		2,532.00	352,788.32
18 Aug 2022	INTEREST RATE CHANGE TO 7.62% PA			352,788.32
21 Aug 2022	INTEREST	2,152.69		354,941.01
21 Aug 2022	LOAN ACCOUNT FEE	8.00		354,949.01
22 Aug 2022	OUTWARD D/E		2,580.00	352,369.01
20 Sep 2022	INTEREST RATE CHANGE TO 8.12% PA			352,369.01
21 Sep 2022	INTEREST	2,290.11		354,659.12
21 Sep 2022	LOAN ACCOUNT FEE	8.00		354,667.12
22 Sep 2022	OUTWARD D/E		2,684.00	351,983.12
18 Oct 2022	INTEREST RATE CHANGE TO 8.37% PA			351,983.12
21 Oct 2022	INTEREST	2,358.77		354,341.89
21 Oct 2022	LOAN ACCOUNT FEE	8.00		354,349.89
22 Oct 2022	OUTWARD D/E		2,791.00	351,558.89
15 Nov 2022	INTEREST RATE CHANGE TO 8.62% PA			351,558.89
21 Nov 2022	INTEREST	2,516.01		354,074.90
21 Nov 2022	LOAN ACCOUNT FEE	8.00		354,082.90
22 Nov 2022	OUTWARD D/E		2,899.00	351,183.90
20 Dec 2022	INTEREST RATE CHANGE TO 8.87% PA			351,183.90
21 Dec 2022	INTEREST	2,492.92		353,676.82
21 Dec 2022	LOAN ACCOUNT FEE	8.00		353,684.82
22 Dec 2022	OUTWARD D/E		3,011.00	350,673.82
22 Dec 2022	Closing Balance			350,673.82

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you. This statement applies to our Australian financial products and services. Our Statement can be found at: [bankofmelbourne.com.au/privacy/privacy-statement](http://bankofmelbourne.com.au/privacy/privacy-statement).



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Remember to check 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](http://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 insurer or body corporate.

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MIDGLEY & LYNCH NOMINEE PTY LTD ACN 153846050 ATF MIDGLEY AND LYNCH SUPER FUND

**Account Summary as at 22 Jun 2023**

	<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
	350,673.82	+	\$16,056.23	+	48.00	-	19,098.00	=	347,680.05
	<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
	\$2,168.00		19yrs 00mths		19yrs 00mths		\$0.00		9.870%

**Repayment Details as at 22 Jun 2023****Monthly Repayment**

\$3,298.00

**Monthly Repayment Due Date**

due on the 22nd

AS AT 22 JUN 2023 YOUR REPAYMENTS WERE IN ADVANCE BY \$2,168.00.



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Date	Transaction Description	Debit	Credit	Loan Balance
23 Dec 2022	Opening Balance Interest Rate 8.870% PA			350,673.82
21 Jan 2023	INTEREST	2,641.77		353,315.59
21 Jan 2023	LOAN ACCOUNT FEE	8.00		353,323.59
22 Jan 2023	OUTWARD D/E		3,068.00	350,255.59
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA			350,255.59
21 Feb 2023	INTEREST	2,641.02		352,896.61
21 Feb 2023	LOAN ACCOUNT FEE	8.00		352,904.61
22 Feb 2023	OUTWARD D/E		3,125.00	349,779.61
21 Mar 2023	INTEREST RATE CHANGE TO 9.37% PA			349,779.61
21 Mar 2023	INTEREST	2,449.51		352,229.12
21 Mar 2023	LOAN ACCOUNT FEE	8.00		352,237.12
22 Mar 2023	OUTWARD D/E		3,183.00	349,054.12
21 Apr 2023	INTEREST	2,777.80		351,831.92
21 Apr 2023	LOAN ACCOUNT FEE	8.00		351,839.92
22 Apr 2023	OUTWARD D/E		3,183.00	348,656.92
16 May 2023	INTEREST RATE CHANGE TO 9.62% PA			348,656.92
21 May 2023	INTEREST	2,699.46		351,356.38
21 May 2023	LOAN ACCOUNT FEE	8.00		351,364.38
21 May 2023	INT ADJUSTMENT		2.39	351,361.99
22 May 2023	OUTWARD D/E		3,241.00	348,120.99
20 Jun 2023	INTEREST RATE CHANGE TO 9.87% PA			348,120.99
21 Jun 2023	INTEREST	2,849.06		350,970.05
21 Jun 2023	LOAN ACCOUNT FEE	8.00		350,978.05
22 Jun 2023	OUTWARD D/E		3,298.00	347,680.05
22 Jun 2023	Closing Balance			347,680.05

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From 20 February 2023, home loans with overdue amounts will not be charged default interest.



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