

Loan Activity Statement

SB Cowie Investments Pty Ltd ATF SB Cow
PO Box 434
EMU PLAINS NSW 2750

Account Number 40 525 630 0

Page No 1 of 3

Statement Period 01.01.22 to 30.06.22

BPAY® Biller Code 18309 Reference No. 40 525 630 0
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Interest Certificate for Year Ended 30 June 2022

Interest Charges - 01.07.21 to 30.06.22 \$ 10, 839. 96

Loan Detail Summary

Security Address: 39 12 Vista St PENRITH NSW 2750

Current Interest Rate at 11 Jul 2022 (calculated (Daily Rests) - Variable) 6.79% p.a.
Loan Approved Amount \$ 250, 000. 00
Closing Loan Balance at 30 Jun 2022 \$ 185, 039. 54
Loan Settlement Month October 2019
Original Loan Maturity October 2049
Contract Term Remaining 27 years 4 months
Forecast Term (based on current repayment profile) 5 years 11 months
National Credit Code Regulated No
Privacy Password Protected Yes

Repayments Received during Statement Period \$ 14, 300. 00
Minimum Monthly Repayment Amount \$ 1, 535. 00
Monthly Repayment Due Date 20th each month
Loan Account Ahead by \$ 52, 172. 85

Loan Guarantor Details

rust SB Cowie Custodian Pty Ltd ATF Vista St Property T 3-34 Woodriff St PENRITH NSW 2750
Mr SB Cowie - same address as Borrower - separate statement not issued

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 13 years in a row by *Money* magazine and currently offering a return of **4.30% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.



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Semi-Annual Loan Account Statement

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 01. 22	Opening Loan Balance			193, 943. 03
13. 01. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	192, 843. 03
27. 01. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	191, 743. 03
31. 01. 22	Account Service Fee	15. 00		191, 758. 03
31. 01. 22	Interest (31 days 5.54% p.a.)	908. 54		192, 666. 57
10. 02. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	191, 566. 57
24. 02. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	190, 466. 57
28. 02. 22	Account Service Fee	15. 00		190, 481. 57
28. 02. 22	Interest (28 days 5.54% p.a.)	814. 80		191, 296. 37
10. 03. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	190, 196. 37
24. 03. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	189, 096. 37
31. 03. 22	Account Service Fee	15. 00		189, 111. 37
31. 03. 22	Interest (31 days 5.54% p.a.)	895. 08		190, 006. 45
07. 04. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	188, 906. 45
21. 04. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	187, 806. 45
30. 04. 22	Account Service Fee	15. 00		187, 821. 45
30. 04. 22	Interest (30 days 5.54% p.a.)	859. 51		188, 680. 96
05. 05. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	187, 580. 96
19. 05. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	186, 480. 96
31. 05. 22	Account Service Fee	15. 00		186, 495. 96
31. 05. 22	Interest (23 days 5.54% p.a., 8 days 5.79% p.a.)	891. 32		187, 387. 28
02. 06. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	186, 287. 28
16. 06. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	185, 187. 28
30. 06. 22	La Trobe Financial Quick Pay Repayment		1, 100. 00	184, 087. 28
30. 06. 22	Account Service Fee	15. 00		184, 102. 28
30. 06. 22	Interest (9 days 5.79% p.a., 21 days 6.29% p.a.)	937. 26		185, 039. 54
30. 06. 22	Closing Loan Balance			185, 039. 54

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



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Security Documents in Custody & Insurance Summary

Registered Mortgages
 AP594592

Security Property
 39 12 Vista St PENRITH NSW 2750

Title Reference
 39/SP100052

Insurance Records

Property Insurance	Minimum Cover Required \$	Policy No.	Sum Insured \$	Expiry Date
39 12 Vista St PENRITH (Strata or Body)	23, 700, 000	HU0000019054	23, 700, 000	01/01/2030

If your policy has expired we may, in our sole discretion, take out insurance with an insurer to protect La Trobe Financial's interests as mortgagee and charge the insurance premium to your account.

Contents Insurance Nil
 Private Health Cover Nil



Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Mortgage Help Team on our toll free national service number **1800 620 639**.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on **13 80 10** so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on **13 80 10** for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on **13 80 10** for more information. Our Loan Hotline is open 8.30am–5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on **13 80 10** for details.

Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Biller Code: 18309

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance
Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at www.latrobefinancial.com or upon request.

Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10
Email: customerresolution@latrobefinancial.com.au
Mail: La Trobe Financial
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001

More information?

For more information call us on 13 80 10, or visit our website www.latrobefinancial.com.