

# Statement of Account

## HOME LOAN

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

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

**Loan Acct Number** S211 0873186 00

**BSB/Acct ID No.** 112-911 087318600

**Statement Start Date** 01/07/2018


**Statement End Date** 11/07/2018

**Page** 1 of 2

### Loan Account

FRYER BAY INVESTMENTS PTY LTD ATF FRYER BAY INVESTMENTS SUPERANNUATION FUND

### Account Summary as at 11 Jul 2018

	<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>
	385,902.77	+	\$2,046.85	+	17.00	-	2,520.00	=	385,446.62
			<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			28yrs 00mths		28yrs 00mths		\$24.34		6.530%

### Repayment Details as at 11 Jul 2018

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,515.00	due on the 11th	440 293 054
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00



**Biller Code: 808220**  
**Ref: 112911087318600**

\*\*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 S211 0873186 00

BSB/Acct ID No. 112-911 087318600

Statement Start Date 01/07/2018

Statement End Date 11/07/2018

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Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2018	Opening Balance Interest Rate 6.530% PA			385,902.77
10 Jul 2018	INTEREST	2,046.85		387,949.62
10 Jul 2018	ADMIN FEE	12.00		387,961.62
10 Jul 2018	FULL OFFSET SERVICE FEE	5.00		387,966.62
11 Jul 2018	REPAYMT A/C TFR		2,520.00	385,446.62
11 Jul 2018	Closing Balance			385,446.62

Important: we are varying your Loan Agreement. Where we notify you of a change to the following we will give you 20 days notice: the amount of fees and charges, or a variation or introduction of a government charge; and any other change that is not to the annual percentage rate or fees and charges. Any notice provided by advertisement will now only appear in The Australian.

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**Loan Acct Number** S211 0873186 00

**BSB/Acct ID No.** 112-911 087318600

**Statement Start Date** 12/07/2018


**Statement End Date** 11/01/2019

**Page** 1 of 2

### Loan Account

FRYER BAY INVESTMENTS PTY LTD ATF FRYER BAY INVESTMENTS SUPERANNUATION FUND

### Account Summary as at 11 Jan 2019

	<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>
	385,446.62	+	\$12,720.96	+	102.00	-	15,188.00	=	383,081.58
			<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			27yrs 06mths		27yrs 06mths		\$103.13		6.670%

### Repayment Details as at 11 Jan 2019


<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,549.00	due on the 11th	440 293 054
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00



**Biller Code: 808220**  
**Ref: 112911087318600**

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**Phone Banking Plus** **13 33 22****Loan Acct Number** S211 0873186 00**BSB/Acct ID No.** 112-911 087318600**Statement Start Date** 12/07/2018**Statement End Date** 11/01/2019**Page** 2 of 2**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
12 Jul 2018	<i>Opening Balance</i> Interest Rate 6.530% PA			385,446.62
10 Aug 2018	INTEREST	2,124.00		387,570.62
10 Aug 2018	ADMIN FEE	12.00		387,582.62
10 Aug 2018	FULL OFFSET SERVICE FEE	5.00		387,587.62
11 Aug 2018	REPAYMT A/C TFR		2,520.00	385,067.62
10 Sep 2018	INTEREST	2,116.87		387,184.49
10 Sep 2018	ADMIN FEE	12.00		387,196.49
10 Sep 2018	FULL OFFSET SERVICE FEE	5.00		387,201.49
11 Sep 2018	REPAYMT A/C TFR		2,520.00	384,681.49
19 Sep 2018	INTEREST RATE CHANGE TO 6.67% PA			384,681.49
10 Oct 2018	INTEREST	2,080.96		386,762.45
10 Oct 2018	ADMIN FEE	12.00		386,774.45
10 Oct 2018	FULL OFFSET SERVICE FEE	5.00		386,779.45
11 Oct 2018	REPAYMT A/C TFR		2,520.00	384,259.45
10 Nov 2018	INTEREST	2,150.35		386,409.80
10 Nov 2018	ADMIN FEE	12.00		386,421.80
10 Nov 2018	FULL OFFSET SERVICE FEE	5.00		386,426.80
11 Nov 2018	REPAYMT A/C TFR		2,520.00	383,906.80
10 Dec 2018	INTEREST	2,086.70		385,993.50
10 Dec 2018	ADMIN FEE	12.00		386,005.50
10 Dec 2018	FULL OFFSET SERVICE FEE	5.00		386,010.50
11 Dec 2018	REPAYMT A/C TFR		2,554.00	383,456.50
10 Jan 2019	INTEREST	2,162.08		385,618.58
10 Jan 2019	ADMIN FEE	12.00		385,630.58
10 Jan 2019	FULL OFFSET SERVICE FEE	5.00		385,635.58
11 Jan 2019	REPAYMT A/C TFR		2,554.00	383,081.58
11 Jan 2019	<i>Closing Balance</i>			383,081.58

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au). To discuss your specific insurance needs, contact your current insurer or visit your local branch.

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**Loan Acct Number** S211 0873186 00

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**Statement Start Date** 12/01/2019


**Statement End Date** 30/06/2019

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### Loan Account

FRYER BAY INVESTMENTS PTY LTD ATF FRYER BAY INVESTMENTS SUPERANNUATION FUND

### Account Summary as at 30 Jun 2019

	<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>
	383,081.58	+	\$10,456.25	+	80.00	-	12,765.00	=	380,852.83
			<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
			27yrs 01mths		25yrs 09mths		\$88.98		6.470%

### Repayment Details as at 30 Jun 2019

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,549.00	due on the 11th	440 293 054
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$25,224.06.



**Biller Code: 808220**  
**Ref: 112911087318600**

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**Phone Banking Plus**

**☎ 13 33 22**

**Loan Acct Number** S211 0873186 00

**BSB/Acct ID No.** 112-911 087318600

**Statement Start Date** 12/01/2019

**Statement End Date** 30/06/2019

**Page** 2 of 2

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
12 Jan 2019	<i>Opening Balance</i> Interest Rate 6.670% PA			383,081.58
10 Feb 2019	INTEREST	2,150.68		385,232.26
10 Feb 2019	ADMIN FEE	12.00		385,244.26
10 Feb 2019	FULL OFFSET SERVICE FEE	5.00		385,249.26
11 Feb 2019	REPAYMT A/C TFR		2,554.00	382,695.26
10 Mar 2019	INTEREST	1,942.88		384,638.14
10 Mar 2019	ADMIN FEE	12.00		384,650.14
10 Mar 2019	FULL OFFSET SERVICE FEE	5.00		384,655.14
11 Mar 2019	REPAYMT A/C TFR		2,554.00	382,101.14
10 Apr 2019	INTEREST	2,147.26		384,248.40
10 Apr 2019	ADMIN FEE	12.00		384,260.40
10 Apr 2019	FULL OFFSET SERVICE FEE	5.00		384,265.40
11 Apr 2019	REPAYMT A/C TFR		2,554.00	381,711.40
10 May 2019	INTEREST	2,075.81		383,787.21
10 May 2019	ADMIN FEE	12.00		383,799.21
10 May 2019	FULL OFFSET SERVICE FEE	5.00		383,804.21
11 May 2019	REPAYMT A/C TFR		2,554.00	381,250.21
10 Jun 2019	INTEREST	2,139.62		383,389.83
10 Jun 2019	ADMIN FEE	12.00		383,401.83
11 Jun 2019	REPAYMT A/C TFR		2,549.00	380,852.83
18 Jun 2019	INTEREST RATE CHANGE TO 6.47% PA			380,852.83
30 Jun 2019	<i>Closing Balance</i>			380,852.83

Good news. From 31 May 2019, we removed the monthly \$5 Full Offset service fee. If you currently have an Interest Offset Facility, this reduced your monthly minimum repayment amount by \$5.