

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 S411 0671269 00

BSB/Acct ID No. 114-911 067126900

Statement Start Date 01/07/2020


Statement End Date 22/07/2020

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Loan Account

A & S KNISPEL PL ACN 160627154 ATF THE KNISPEL FAMILY SUPERANNUATION FUND

Account Summary as at 22 Jul 2020

	Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
	228,199.48	+	\$874.86	+	12.00	-	886.86	=	228,199.48
	Payments in Advance		Contract Term Remaining				Interest Offset Benefit for Statement Period		Annual Percentage Rate
	\$17.52		26yrs 00mths				\$280.52		6.160%

Repayment Details as at 22 Jul 2020

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$1,205.89	due on the 22nd	440 367 367
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 22 JUL 2020 YOUR REPAYMENTS WERE IN ADVANCE BY \$17.52.



Biller Code: 808220
Ref: 114911067126900

****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 0671269 00

BSB/Acct ID No. 114-911 067126900

Statement Start Date 01/07/2020

Statement End Date 22/07/2020

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Transaction Details

Date			Transaction Description	Debit	Credit	Loan Balance
01 Jul	2020		Opening Balance Interest Rate 6.160% PA			228,199.48
21 Jul	2020		INTEREST	874.86		229,074.34
21 Jul	2020		ADMIN FEE	12.00		229,086.34
22 Jul	2020		REPAYMT A/C TFR		886.86	228,199.48
22 Jul	2020		Closing Balance			228,199.48

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Statement Start Date 23/07/2020


Statement End Date 22/01/2021

Page 1 of 2

Loan Account

A & S KNISPEL PL ACN 160627154 ATF THE KNISPEL FAMILY SUPERANNUATION FUND

Account Summary as at 22 Jan 2021

	Opening Balance 228,199.48	+	Interest Charge for the Period \$5,356.20	+	Total Debits excluding Interest 72.00	-	Total Credits 5,428.20	=	Closing Balance 228,199.48
	Payments in Advance \$17.52		Contract Term Remaining 25yrs 06mths				Interest Offset Benefit for Statement Period \$1,730.12		Annual Percentage Rate 6.160%

Repayment Details as at 22 Jan 2021

Monthly Repayment \$1,205.89	Monthly Repayment Due Date due on the 22nd	Repayment Account 440 367 367
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 22 JAN 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$17.52.



Biller Code: 808220
Ref: 114911067126900

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Phone Banking Plus **13 33 22****Loan Acct Number** S411 0671269 00**BSB/Acct ID No.** 114-911 067126900**Statement Start Date** 23/07/2020**Statement End Date** 22/01/2021**Page** 2 of 2**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
23 Jul 2020	<i>Opening Balance</i> Interest Rate 6.160% PA			228,199.48
21 Aug 2020	INTEREST	903.94		229,103.42
21 Aug 2020	ADMIN FEE	12.00		229,115.42
22 Aug 2020	REPAYMT A/C TFR		915.94	228,199.48
21 Sep 2020	INTEREST	902.15		229,101.63
21 Sep 2020	ADMIN FEE	12.00		229,113.63
22 Sep 2020	REPAYMT A/C TFR		914.15	228,199.48
21 Oct 2020	INTEREST	870.61		229,070.09
21 Oct 2020	ADMIN FEE	12.00		229,082.09
22 Oct 2020	REPAYMT A/C TFR		882.61	228,199.48
21 Nov 2020	INTEREST	898.66		229,098.14
21 Nov 2020	ADMIN FEE	12.00		229,110.14
22 Nov 2020	REPAYMT A/C TFR		910.66	228,199.48
21 Dec 2020	INTEREST	877.52		229,077.00
21 Dec 2020	ADMIN FEE	12.00		229,089.00
22 Dec 2020	REPAYMT A/C TFR		889.52	228,199.48
21 Jan 2021	INTEREST	903.32		229,102.80
21 Jan 2021	ADMIN FEE	12.00		229,114.80
22 Jan 2021	REPAYMT A/C TFR		915.32	228,199.48
22 Jan 2021	<i>Closing Balance</i>			228,199.48

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

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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Loan Acct Number S411 0671269 00

BSB/Acct ID No. 114-911 067126900

Statement Start Date 23/01/2021


Statement End Date 30/06/2021

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Loan Account

A & S KNISPEL PL ACN 160627154 ATF THE KNISPEL FAMILY SUPERANNUATION FUND

Account Summary as at 30 Jun 2021

	Opening Balance 228,199.48	+	Interest Charge for the Period \$4,397.10	+	Total Debits excluding Interest 60.00	-	Total Credits 4,457.10	=	Closing Balance 228,199.48
	Payments in Advance \$17.52		Contract Term Remaining 25yrs 01mths				Interest Offset Benefit for Statement Period \$1,418.30		Annual Percentage Rate 6.160%

Repayment Details as at 30 Jun 2021

Monthly Repayment \$1,167.38	Monthly Repayment Due Date due on the 22nd	Repayment Account 440 367 367
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$17.52.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2021 IS \$10,628.16.




Biller Code: 808220
Ref: 114911067126900

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Phone Banking Plus **13 33 22****Loan Acct Number** S411 0671269 00**BSB/Acct ID No.** 114-911 067126900**Statement Start Date** 23/01/2021**Statement End Date** 30/06/2021**Page** 2 of 2**Transaction Details**

	Date	Transaction Description	Debit	Credit	Loan Balance
	23 Jan 2021	<i>Opening Balance</i> Interest Rate 6.160% PA			228,199.48
	21 Feb 2021	INTEREST	903.14		229,102.62
	21 Feb 2021	ADMIN FEE	12.00		229,114.62
	22 Feb 2021	REPAYMT A/C TFR		915.14	228,199.48
	21 Mar 2021	INTEREST	813.99		229,013.47
	21 Mar 2021	ADMIN FEE	12.00		229,025.47
	22 Mar 2021	REPAYMT A/C TFR		825.99	228,199.48
	21 Apr 2021	INTEREST	899.57		229,099.05
	21 Apr 2021	ADMIN FEE	12.00		229,111.05
	22 Apr 2021	REPAYMT A/C TFR		911.57	228,199.48
	21 May 2021	INTEREST	871.14		229,070.62
	21 May 2021	ADMIN FEE	12.00		229,082.62
	22 May 2021	REPAYMT A/C TFR		883.14	228,199.48
	21 Jun 2021	INTEREST	909.26		229,108.74
	21 Jun 2021	ADMIN FEE	12.00		229,120.74
	22 Jun 2021	REPAYMT A/C TFR		921.26	228,199.48
	30 Jun 2021	<i>Closing Balance</i>			228,199.48

From 31/03/2021 no fees apply for duplicate or interim statements, copies of cheques or documents.

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