

Statement of Account  
**PERSONAL 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**

**BSB/Acct ID No.**

**Statement Start Date** 22/08/2015

**Statement End Date** 21/02/2016

**Page** 1 of 2

**Loan Account**

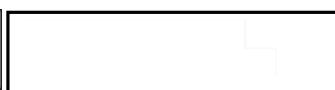
**Account Summary as at 21 Feb 2016**

<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>
20,194.15	+	\$1,341.54	+	45.00	-	2,386.89	=	19,193.80
						<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
						\$0.00		13.740%

**Repayment Details as at 21 Feb 2016**

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$0.00	due on the 21st	299 904 476
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Weekly Every Saturday	\$0.00

AS AT 21 FEB 2016 YOUR REPAYMENTS WERE IN ADVANCE BY \$375.87.



\*\*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.



**Loan Acct Number**

**BSB/Acct ID No.**  
**Statement Start Date** 22/08/2015  
**Statement End Date** 21/02/2016  
**Page** 2 of 2

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
22 Aug 2015	Opening Balance Interest Rate 13.740% PA			20,194.15
22 Aug 2015	REPAYMT A/C TRF		107.00	20,087.15
29 Aug 2015	REPAYMT A/C TRF		107.00	19,980.15
05 Sep 2015	REPAYMT A/C TRF		107.00	19,873.15
12 Sep 2015	REPAYMT A/C TRF		107.00	19,766.15
19 Sep 2015	REPAYMT A/C TRF		107.00	19,659.15
21 Sep 2015	INTEREST	232.23		19,891.38
21 Sep 2015	ADMIN FEE	9.00		19,900.38
26 Sep 2015	REPAYMT A/C TRF		107.00	19,793.38
03 Oct 2015	REPAYMT A/C TRF		107.00	19,686.38
10 Oct 2015	REPAYMT A/C TRF		107.00	19,579.38
18 Oct 2015	REPAYMT A/C TRF		107.00	19,472.38
21 Oct 2015	INTEREST	222.28		19,694.66
21 Oct 2015	ADMIN FEE	9.00		19,703.66
24 Oct 2015	REPAYMT A/C TRF		107.00	19,596.66
01 Nov 2015	REPAYMT A/C TRF		107.00	19,489.66
09 Nov 2015	REPAYMT A/C TRF		107.00	19,382.66
14 Nov 2015	REPAYMT A/C TRF		45.16	19,337.50
15 Nov 2015	REPAYMT A/C TRF		61.84	19,275.66
21 Nov 2015	REPAYMT A/C TRF		107.00	19,168.66
21 Nov 2015	INTEREST	227.06		19,395.72
21 Nov 2015	ADMIN FEE	9.00		19,404.72
28 Nov 2015	REPAYMT A/C TRF		107.00	19,297.72
05 Dec 2015	REPAYMT A/C TRF		107.00	19,190.72
12 Dec 2015	REPAYMT A/C TRF		19.04	19,171.68
13 Dec 2015	REPAYMT A/C TRF		87.96	19,083.72
19 Dec 2015	REPAYMT A/C TRF		107.00	18,976.72
21 Dec 2015	INTEREST	217.00		19,193.72
21 Dec 2015	ADMIN FEE	9.00		19,202.72
26 Dec 2015	REPAYMT A/C TRF		107.00	19,095.72
02 Jan 2016	REPAYMT A/C TRF		107.00	18,988.72
12 Jan 2016	REPAYMT A/C TRF		107.00	18,881.72
16 Jan 2016	REPAYMT A/C TRF		107.00	18,774.72
21 Jan 2016	INTEREST	221.55		18,996.27
21 Jan 2016	ADMIN FEE	9.00		19,005.27
23 Jan 2016	REPAYMT A/C TRF		27.89	18,977.38
26 Jan 2016	REPAYMT A/C TRF		5.00	18,972.38
21 Feb 2016	INTEREST	221.42		19,193.80
21 Feb 2016	Closing Balance			19,193.80