



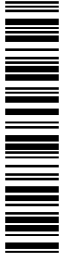
Commonwealth Bank

Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and
Australian credit licence 234945

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MR AHMED ELSAYED MOHAMED BADWY
3 FRANCES CRES
CRANBOURNE NORTH VIC 3977



03 November 2021

Dear Customers

Your home loan is setup and ready to go

Thanks for choosing us for your home loan.

Good news, we've finalised your home loan and it's now available to view and manage. Take a look at the attached statement for a summary of your loan, or view through the CommBank app or NetBank**.

Getting the most from your home loan

Our home loans are designed to help you reach your property or investment goals, whatever they may be. Get to know the home loan features and benefits available to you for your loan type which includes:

- A discounted interest rate and no account keeping fees for the life of the loan.
- Flexibility to switch your loan repayments e.g. from Principal and Interest to Interest Only or your loan type e.g. from an Extra Home Loan to a Fixed Rate Home Loan.
- Ability to split your loan balance into multiple loan accounts to take advantage of both fixed and variable rate home loans.
- Make unlimited additional repayments to pay off your loan sooner.
- A fee-free redraw facility that you can use to access additional repayments you've made over and above your minimum required repayments.
- Available for eligible Owner Occupied Home Loans, you'll have access to our complimentary Home Loan Compassionate Care+ protection for when you need it most.

For more information visit commbank.com.au/extra

Your first repayment

As you've chosen Direct Debit repayments, we've arranged to deduct your first repayment as requested. We've outlined these details below:

Your repayment type	Principal and Interest repayments
Your minimum required repayment is	\$2,443.00 per month
Your fortnightly Direct Debit repayment is	\$1,128.00
Your Direct Debit repayment is due	12 November 2021 Your first Direct Debit repayment may have occurred prior to this date, refer to your first home loan statement for full details. All future repayments will be deducted fortnightly thereafter from your nominated account.
You total monthly repayment amount	Where 2 fortnightly payments are required in the month you will pay a total amount of: \$2,256.00 Where 3 fortnightly payments are required in the month you will pay a total amount of: \$3,384.00
Nominated Direct Debit Account	BSB: 63097 Account: 41294064

Managing your home loan

An easy way to stay in control of your home loan is with the CommBank app or NetBank**, where you can view your balance, and manage your repayments e.g. change your frequency or amount, at any time.

To learn more visit: commbank.com.au/home-loans/repayments

Keep in mind, any transactions including government or bank fees e.g. settlement fee, mortgage registration fee, late payment fee (where applicable) - will appear on your current or future statement.

We're here to help

If you have any questions contact your Home Lending Specialist directly or contact us on **13 2224**.

Yours sincerely,

The CommBank Team

**If not already registered for NetBank, you should consider whether it is appropriate for you by considering the terms and conditions available at netbank.com.au. You can register online for NetBank if you have a CommBank Keycard, debit Mastercard or Credit Card or you can call us on 13 2221 or visit any of our branches.

+Age and loan eligibility requirements and other limitations and exclusions apply. For more information, go to commbank.com.au/compassionatecare

Home Loan Compassionate Care is provided together with the Insurer, AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). AIA Australia is not part of the Commonwealth Bank of Australia (CBA) Group of companies.



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Your Statement

Statement 1	Page 3 of 4
Account number	786247434
Statement period	29 Oct 2021 - 3 Nov 2021
Required Repayments	\$1,128.00 per fortnight
Interest rate	3.130% per annum
Loan balance	\$571,608.80 DR
Enquiries	13 2224 or your Branch

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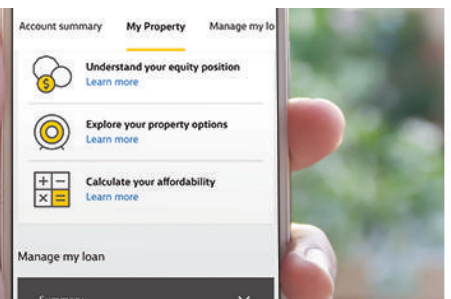
Extra Home Loan Summary

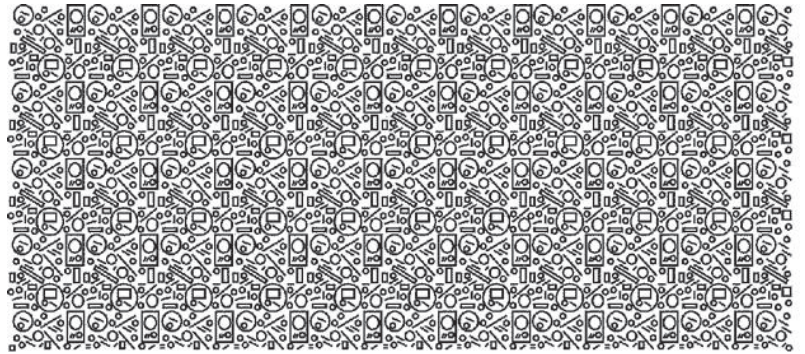
Important note Please check the information in this statement and notify us immediately if anything is incorrect. Keep this statement for your records.

Loan snapshot	Opening balance 29 October 2021	Nil
	Government charges	+ \$1,719.80
	Bank fees	+ \$200.00
	Lenders' Mortgage Insurance	+ \$22,689.00
	Interest	Nil
	Loan drawings	+ \$547,000.00
	Closing balance 3 November 2021 in debit	\$571,608.80
Interest	Interest you paid on your loan 29/10/21 - 03/11/21	Nil

A smarter way to manage your home loan and property.

CommBank My Property redefines the way you view, track and manage your home loan and property portfolio, in the CommBank app or NetBank. Find out more at commbank.com.au/MyProperty






Borrowers

AHMED BADWY AND AMIRA IBRAHIM

Extra Home Loan Transactions - BSB 062370 - Account 786247434

Date	Transaction description	Debits	Credits	Balance
	Interest rate as of 29/10/21 - 3.130% per annum			
29 Oct	Opening balance			Nil
29 Oct	Land Titles Office charge	1,719.80		\$1,719.80 DR
29 Oct	Money we lent you	547,000.00		\$548,719.80 DR
29 Oct	Lender's Mortgage Insurance charge	22,689.00		\$571,408.80 DR
29 Oct	Settlement Fee	200.00		\$571,608.80 DR
03 Nov	Closing balance			\$571,608.80 DR