

MR A H & MISS N & MR J B INTRONA  
 ALAN HILTON/NICOLETTE/JARRYD BLAKE  
 39 13TH AVE  
 GONUBIE  
 5257

0877306000  
 Fax 0860 222 830  
 FNB Private Wealth Sandton  
 5 Merchant Place, 9 Fredman Drive  
 P O Box 62164  
 Marshalltown 2107

For enquiries e-mail us at [servicesuite@fnbprivatewealth.co.za](mailto:servicesuite@fnbprivatewealth.co.za)  
 Or you can visit us at [www.fnb.co.za/privatewealth](http://www.fnb.co.za/privatewealth)

Tax Invoice VAT registration no: 4210102051

## Home Loan Statement as at 11 December 2021

Account Number : 3-000-013-623-855

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### Please use the following account numbers when making your payments:

For Electronic : 3000013623855  
 payments from FNB  
 to FNB

For Direct Payments : 3000013623855  
 at FNB Branches  
 Branch code : 255005

### Account Summary

#### Loan Details

Registered Bond Amount	R	895 000.00Dr
Original Bond Amount	R	895 000.00Dr
Balance Outstanding	R	718 584.02Dr
Property Insured Value	R	1 365 846.00

#### Term

Original Loan Term	240 months
Remaining Loan Term	12 years 3 months
Loan Start Date	07 January 2014
Loan End Date	01 March 2034

#### Interest Rate

Annual Interest Rate	7.20%
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#### Repayment Breakdown

Basic Repayment	R	7 377.10Dr
Frequency Of Repayments		Monthly
Administration Fee Including VAT	R	57.50Dr
<b>Total Monthly Repayments</b>	<b>R</b>	<b>7 434.60Dr</b>
Repayment Day		01

#### Summary of transactions

Payments received	R	22 111.94Cr
Fees levied	R	172.50Dr
Interest accrued	R	12 619.95Dr

### Manage your Home Loan Online

Managing your Home Loan Online is a convenient and great way to keep you financially in shape, and registering is FREE! All you have to do is register for Online banking on [www.fnb.co.za](http://www.fnb.co.za), or contact your Banker or Service Suite, and you can have 24/7 access to your Home Loan account. You will be required to be registered for inContact.

### Prime Lending Rate Increase

With the increase in the Bank's Prime Lending Rate from 7.00% to 7.25%, we confirm that your loan interest rate has been increased by 0.25% with effect from 19 November 2021. If you have a fixed-rate contract, your fixed rate will remain in place until the agreement expires.

## Home Loan Transaction History from 12 September 2021 to 11 December 2021

Transaction Date	Description	Debits R	Credits R	Balance R
12 Sep 2021	Opening Balance			727 903.51Dr
01 Oct 2021	Interest	4 158.02		732 061.53Dr
01 Oct 2021	#Monthly Service Fee	57.50		732 119.03Dr
01 Oct 2021	Debit Order		7 338.67	724 780.36Dr
01 Nov 2021	Interest	4 278.19		729 058.55Dr
02 Nov 2021	#Monthly Service Fee	57.50		729 116.05Dr
02 Nov 2021	Debit Order		7 338.67	721 777.38Dr
19 Nov 2021	Rate Change			721 777.38Dr
01 Dec 2021	Interest	4 183.74		725 961.12Dr
01 Dec 2021	#Monthly Service Fee	57.50		726 018.62Dr
01 Dec 2021	Debit Order		7 434.60	718 584.02Dr
11 Dec 2021	Closing Balance			718 584.02Dr
<b>Total</b>		<b>12 792.45</b>	<b>22 111.94</b>	

Items marked # attract VAT.

Total Vatable Transactions :R 172.50Dr

Vat Portion :R 22.50Dr

Current Vat Rate : 15.00 %

**Dispute Notice:**

You must report any errors or direct any queries to the Bank in writing within 30 days. If there is a dispute about the items appearing on a statement, our records will be the main source of proof.

**Debit Order Notice:**

Please note that should your payment day fall over a weekend or on a recognised South African public holiday, your debit order will automatically be collected on the business day before or after your normal debit order. If there are insufficient funds in your account to meet the obligation, we are entitled to resubmit the instruction for payment on any day after the due date or as soon as sufficient funds are available in your account.

**Vat Notice:**

Please visit your nearest FNB Branch and update your business VAT number. Please take your VAT certificate for verification purposes.