



Financial Passport

Submitted: 10 Sep 2021

Period for the report: 10 Sep 2020 to 10 Sep 2021

Andrew, Tester

Jeffery Xie, 21 Pass st, 5000, Sydney, NSW, AU

M: +968 796-398-9263

E: thomas@okon.org

How to use your Financial Passport?

We have worked out your monthly average income and expenses, and your current assets and liabilities based on the accounts you linked through the security of the Consumer Data Right standards. [Learn more](#)

Provider	Account Name	Account Details	Balance
Frollo Mock Bank	Credit Card	XXX987	-\$5,500.00
Frollo Mock Bank	Personal	XXX987	\$668.00
Frollo Mock Bank	Bills	XXX888	\$550.00
Frollo Mock Bank	My savings	XXX987	\$500.00

Use the numbers in [sections 1 - 5](#) of your Financial Passport to populate your financials in realestate.com.au

1 Total savings **2** Income **3** Expenses **4** Assets **5** Debts



1

Total savings

\$1,718.00

(This is the money you have in your current, saving and term deposit's accounts)

2

Average monthly income

\$3,262.50

Salary	\$3,179.17
Family allowance	\$0.00
Existing rental income	\$0.00
Superannuation income	\$0.00
Dividended income	\$0.00
Commission/Bonus	\$0.00
Child support	\$0.00
Other	\$83.33

3

Average monthly expenses

-\$2,779.25

Housing, utility & property expense	-\$91.67
Medical & health	\$0.00
Transport	-\$342.33
Recreation & entertainment	-\$608.66
Education	\$0.00
Child care	\$0.00
Insurance	\$0.00
Food & groceries	-\$513.53
Clothing & personal care	-\$36.67
Communications & media	-\$117.23
Existing rent	-\$724.58
Other	-\$344.58

4

Assets

\$1,718.00

Current Balance

Savings	\$0.00
Current	\$1,718.00
Term Deposits	\$0.00

5

Debts - Credit and Loans

\$0.00

Limit

Credit cards	\$0.00
Travel cards	\$0.00

Min. monthly repayment

Home loans	\$0.00
Overdrafts	\$0.00
Personal loans	\$0.00
Other loans	\$0.00

What you need to know



How did we workout the numbers in this report?

- 1 Your savings total is based on the balance of your current, savings and term deposit accounts. We haven't included investment accounts such as Commsec, Westpac Trading, BT, nabtrade etc. in this calculation as they are currently not available through Open Banking data.
- 2 We analysed your transactions and allocated them into one of our 24 income and expense categories. Each category's average
- 3 is calculated based on the total for that category, divided by the number of months included in the period for this report.

We removed all transactions related to internal transfers, credit card repayments between accounts and uncategorised, one-off transactions.

Note: if you have linked a joint account, all transactions from that account will be apportioned in full to this Financial Passport.

- 4 We also analysed your accounts and categorised them between assets and debts. Your assets are accounts that have a positive closing balance, whereas debts are accounts with a negative closing balance.
- 5 Just so you know, some account information (credit card limits and loans minimum repayments due) is currently only available for ANZ, Commbank, NAB or Westpac accounts. This will become available for other banks in November 2021.

Have you got any feedback?

To help us improve and make the Financial Passport the best it can be, we'd love to hear about your experience. Please email us at support@frollo.us to share any feedback you have on the Frollo website or the Financial Passport itself.

Learn more about Frollo at frollo.com.au

