

22 August 2018

Christopher Keith Ruler  
C/O Mornington Island State School  
MORNINGTON ISLAND QLD 4871

Dear Mr Ruler

**Your loan number 1109172**

We are writing to advise that your scheduled transaction on 22 August 2018 was not processed because there was insufficient redraw in your account.

The details of the transaction are:

From loan account:	1109172/1
To Bank Account No:	084-500 NAB Charleville 187340688
Amount:	\$650.00
Transaction reference:	RULER P J

This is a courtesy notification so you can make alternative arrangements for this transaction. You can also log into Loan Service Net to reschedule this transaction if you prefer. There is no fee for the non payment of this transaction.

Please remember sufficient redraw needs to be available in your loan the day prior to any scheduled transactions falling due.

Feel free to call us on 1300 650 931 if you have any questions about this or if we can help in any way.

Yours sincerely

Your Customer Service team at Pepper Group Limited