

2 August 2018

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

Dear Mr Ruler

Your loan 1109172

A recent change to your loan requires us to adjust your minimum monthly payment amount(s). This may relate to a change in your loan balance or interest rate. Adjusting your minimum monthly payment will ensure your loan remains on target to be repaid within the agreed term.

The following minimum monthly payment(s) will be due on 2 September 2018. If you have elected to make weekly or fortnightly payments, please note the total monthly repayment must be received by this date. Your new minimum monthly repayment below does not reflect any salary credits and cheques deposited on or after the date of this letter.

Account 1

There has been no change to your minimum monthly payment for this account which will remain at \$528.94.

Account 2

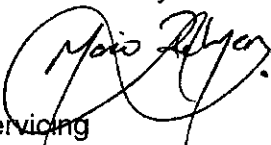
Your new minimum monthly payment has been increased to \$301.44.

We will automatically change your fortnightly direct debit or inter account payment for this account based on your selected payment options. Please ensure you have adequate funds in your nominated account to cover the new amount of \$150.72 which will be deducted on 15 August 2018.

You can check your loan details online using Loan Service Net or by calling us on 1300 650 931.

Feel free to contact us if you have any questions or if we can help you in any other way.

Yours sincerely


Servicing

Pepper Group Limited