



Commonwealth Bank

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



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MRS BEVERLEY MICHELLE JOHNSTON
UNIT 2 66 FREDERICK ST
MEREWETHER NSW 2291



03 April 2024

Dear BEVERLEY JOHNSTON

Your Investment 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 flexible variable rate home loan that you can pay off sooner by making unlimited additional repayments.
- Ability to split your home loan into multiple loan accounts to take advantage of both fixed and variable rate home loans.
- 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 personal customers, you'll have the ability to link multiple Everyday Offset accounts (these can be individual and/or joint accounts) to your eligible home loan which can help you pay less interest and reduce the time it takes to pay off your home loan.
- The flexibility to switch your loan repayments e.g. from Principal and Interest to Interest Only or your loan type e.g. from a variable rate to a fixed rate.
- 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/home-loans/standard-variable-rate

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	\$5,827.00 per month
Your monthly Direct Debit repayment is	\$5,827.00
Your Direct Debit repayment is due	28 April 2024 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 on the 28 th of the month from your nominated account.
Nominated Direct Debit Account	BSB: 65802 Account: 10006914

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

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Account number 570122552

Statement period 29 Feb 2024 - 3 Apr 2024

Required Repayments \$5,827.00 per month

Interest rate 6.520% per annum

Loan balance \$924,383.89 DR

Enquiries 13 2224 or your Relationship Manager



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MEREWETHER NSW 2291



Investment 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 February 2024** **Nil**


Government charges + \$4,983.89

Bank fees + \$400.00

Interest Nil

Loan drawings + \$919,000.00

Repayments/Payments - \$201,860.00

 Reversals (see transaction listing) + \$201,860.00

Closing balance 3 April 2024 in debit **\$924,383.89**

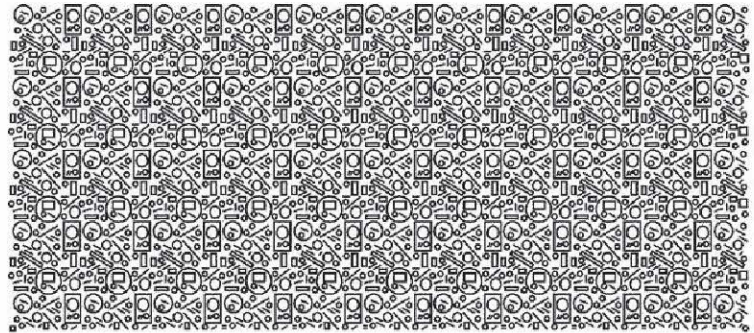
Interest **Interest you paid on your loan 29/02/24 - 03/04/24** **Nil**

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Support for home loan customers

Discover a range of tools and tips to help with the everyday cost of living at
commbank.com.au/homeloansupport








Borrower

BEVERLEY JOHNSTON

Security Address

Unit 310 4 Miles Street, COOLANGATTA 4225

Investment Home Loan Transactions - BSB 062370 - Account 570122552

Date	Transaction description	Debits	Credits	Balance
	Interest rate as of 29/02/24 - 6.520% per annum			
	6.520% interest rate per annum applied on loan balance equal to amount held in any linked Everyday Offset Account(s)			
29 Feb	Opening balance			Nil
29 Feb	Interest Rate as of 29/02/24 - 6.520% per annum			
29 Feb	0.000% interest rate per annum applied on loan balance equal to amount held in any linked Everyday Offset Account(s)			
13 Mar	Repayment/Payment NetBank		201,860.00	\$201,860.00 CR
	17/03/24 Reversal of a transaction made 15/03/24	201,860.00		Nil
28 Mar	Land Titles Office charge	4,983.89		\$4,983.89 DR
28 Mar	Money we lent you	919,000.00		\$923,983.89 DR
28 Mar	Guarantee fee	200.00		\$924,183.89 DR
28 Mar	Settlement Fee	200.00		\$924,383.89 DR
28 Mar	We confirm the following changes to your Loan Contract effective as at 28/06/2024: Your elected Direct Debit Repayment Amount: \$5855.00 per month commencing 28/06/2024. Required monthly repayment amount (Item E): \$5855.00 due 28/06/2024. Loan Term (Item E(iv)): 30 Years.			

Investment Home Loan Transactions - BSB 062370 - Account 570122552

Date	Transaction description	Debits	Credits	Balance
03 Apr	We confirm the following changes to your repayment arrangements: Your elected Direct Debit Repayment Amount: \$5827.00 per month commencing 28/04/2024 will be debited from your account number 06 5802 10006914.			
03 Apr	Previously advised repayment amount changes are not included if applicable. Repayment amount is at today's date.			
03 Apr	Closing balance			\$924,383.89 DR

