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our Statemer/

Statement

**Period** 1 Jul 2023 - 30 Sep 2023

Loan Balance

\$506,794.90 DR

**Enquiries** 

13 1998

(24 hours a day, 7 days a week)



## **BetterBusiness Loan**

If this credit facility is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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Loan Snapshot Opening balance 1 July 2023 in debit

Bank Fees \$60.00
Interest \$9,603.83
Withdrawal of available redraw Nil
Repayments / Payments -\$9,663.83
Other (eg. reversals, adjustments, government charges) Nil
Closing balance 30 September 2023 in debit \$506,794.90

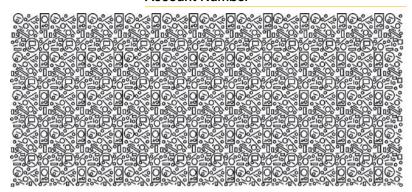
Interest Total interest paid last Financial Year is \$30,799.95

Available Redraw As at 30 September 2023 you have accumulated special repayments of

Nil

\$506,794.90

You can Redraw (withdraw) this amount on request. Any redraw will increase your loan balance. To check if your repayments are sufficient to cover the increased loan balance, call us or visit any branch.



Date	Transaction		Debit	Credit	Balance
01 Jul	2023 OPENING BALANCE				\$506,794.90 DR
01 Jul	DEBIT INTEREST CHARGED on this account to June 30, 2023 is \$30,799.95				
01 Jul	Rpymt/Pymt from 062616 00130777			20.00	\$506,774.90 DR
01 Jul	Rpymt/Pymt from 062616 00130777			3,112.97	\$503,661.93 DR
01 Jul	Debit Interest		3,112.97		\$506,774.90 DR
01 Jul	Loan Service Fee		20.00		\$506,794.90 DR
01 Aug	Rpymt/Pymt from 062616 00130777			20.00	\$506,774.90 DR
01 Aug	Rpymt/Pymt from 062616 00130777			3,245.43	\$503,529.47 DR
01 Aug	Debit Interest		3,245.43		\$506,774.90 DR
01 Aug	Loan Service Fee		20.00		\$506,794.90 DR
01 Sep	Rpymt/Pymt from 062616 00130777			20.00	\$506,774.90 DR
01 Sep	Rpymt/Pymt from 062616 00130777			3,245.43	\$503,529.47 DR
01 Sep	Debit Interest	3,245.43			\$506,774.90 DR
01 Sep	Loan Service Fee	20.00			\$506,794.90 DR
30 Sep	2023 CLOSING BALANCE				\$506,794.90 DR
	Opening balance -	Total debits	+ Total o	credits =	Closing balance
	\$506,794.90 DR	\$9,663.83	\$9	,663.83	\$506,794.90 DR

Your Debit Interest Rate Summary					
Effective Date	Interest Rate (p.a.)				
01 Jul	Your Interest Rate is 7.54%				



ABN 48 123 123 124 AFSL and Australian credit licence 234945

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06 2610 10208003 **Account Number** 

Statement

Period 1 Oct 2023 - 30 Dec 2023

Loan Balance \$506,794,90 DR

**Enquiries** 13 1998

(24 hours a day, 7 days a week)

\$506,794.90



## **BetterBusiness Loan**

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Loan Snapshot Opening balance 1 October 2023 in debit \$506,794.90

> Bank Fees \$90.00 Interest \$9,599.80 Withdrawal of available redraw Nil

> Repayments / Payments -\$9,689.80

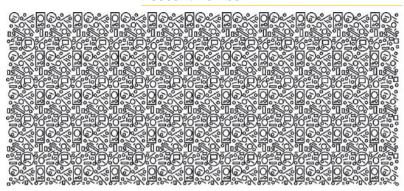
> Other (eg. reversals, adjustments, government charges) Nil

Available Redraw As at 30 December 2023 you have accumulated special repayments of Nil

Closing balance 30 December 2023 in debit

You can Redraw (withdraw) this amount on request. Any redraw will increase your loan balance. To check if your repayments are sufficient to cover the increased loan balance, call us or visit any branch.





Date Transaction	Debit	Credit	Balance
01 Oct 2023 OPENING BALANCE			\$506,794.90 DR
01 Oct Rpymt/Pymt from 062616 001	30777	20.00	\$506,774.90 DR
01 Oct Rpymt/Pymt from 062616 001	30777	3,140.74	\$503,634.16 DR
01 Oct Debit Interest	3,140.74		\$506,774.90 DR
01 Oct Loan Service Fee	20.00		\$506,794.90 DR
01 Nov Rpymt/Pymt from 062616 001	30777	35.00	\$506,759.90 DR
01 Nov Rpymt/Pymt from 062616 001	30777	3,245.43	\$503,514.47 DR
01 Nov Debit Interest	3,245.43		\$506,759.90 DR
01 Nov Loan Service Fee	35.00		\$506,794.90 DR
01 Dec Rpymt/Pymt from 062616 001	30777	35.00	\$506,759.90 DR
01 Dec Rpymt/Pymt from 062616 001	30777	3,213.63	\$503,546.27 DR
01 Dec Debit Interest	3,213.63		\$506,759.90 DR
01 Dec Loan Service Fee	35.00		\$506,794.90 DR
30 Dec 2023 CLOSING BALANCE			\$506,794.90 DR

Opening balance	-	Total debits	+	Total Credits	=	Closing balance
\$506,794.90 DR		\$9,689.80		\$9,689.80		\$506,794.90 DR

Your Debit Interest Rate Summary					
<b>Effective Date</b>	Interest Rate (p.a.)				
01 Oct	Your Interest Rate is 7.54%				
10 Nov	Your Interest Rate is 7.79%				

## Financial difficulty support for your business

All businesses may experience financial difficulty at some time. But getting support is important and we're here to help. To learn how we can support you, visit **commbank.com.au/bfa**, contact your Relationship Manager or the Business Financial Assistance team on 13 2607 at any time.





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

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## Your Statement

Statement 36 (Page 1 of 2)

**Account Number** 06 2610 10208003

Statement

**Period** 31 Dec 2023 - 30 Mar 2024

**Loan Balance** \$506,794.90 DR

Enquiries 13 1998

(24 hours a day, 7 days a week)

\$506,794.90



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Loan Snapshot Opening balance 31 December 2023 in debit \$506,794.90

 Bank Fees
 \$105.00

 Interest
 \$9,842.79

Withdrawal of available redraw
Nil
Repayments / Payments
-\$9,947.79

Other (eg. reversals, adjustments, government charges)

Nil

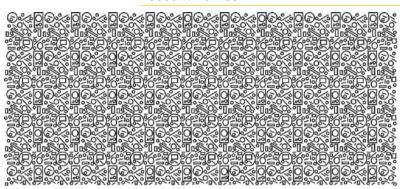
Closing balance 30 March 2024 in debit

Available Redraw As at 30 March 2024 you have accumulated special repayments of Nil

You can Redraw (withdraw) this amount on request. Any redraw will increase your loan balance. To check if your repayments are sufficient to cover the increased loan balance,

call us or visit any branch.





Date Transaction	Debit	Credit	Balance
31 Dec 2023 OPENING BALANCE			\$506,794.90 DR
01 Jan Rpymt/Pymt from 062616 00130777		35.00	\$506,759.90 DR
01 Jan Rpymt/Pymt from 062616 00130777		3,353.04	\$503,406.86 DR
01 Jan Debit Interest	3,353.04		\$506,759.90 DR
01 Jan Loan Service Fee	35.00		\$506,794.90 DR
01 Feb Rpymt/Pymt from 062616 00130777		35.00	\$506,759.90 DR
01 Feb Rpymt/Pymt from 062616 00130777		3,353.04	\$503,406.86 DR
01 Feb Debit Interest	3,353.04		\$506,759.90 DR
01 Feb Loan Service Fee	35.00		\$506,794.90 DR
01 Mar Rpymt/Pymt from 062616 00130777		35.00	\$506,759.90 DR
01 Mar Rpymt/Pymt from 062616 00130777		3,136.71	\$503,623.19 DR
01 Mar Debit Interest	3,136.71		\$506,759.90 DR
01 Mar Loan Service Fee	35.00		\$506,794.90 DR
30 Mar 2024 CLOSING BALANCE			\$506,794.90 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$506.794.90 DR		\$9.947.79		\$9.947.79		\$506.794.90 DR

## **Your Debit Interest Rate Summary**

#### **Effective Date Interest Rate (p.a.)**

31 Dec Your Interest Rate is 7.79%



ABN 48 123 123 124 AFSL and Australian credit licence 234945

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## our Statemer

Statement 37 (Page 1 of 2)

06 2610 10208003 **Account Number** 

Statement

Period 31 Mar 2024 - 30 Jun 2024

Loan Balance \$756,794,95 DR

**Enquiries** 13 1998

(24 hours a day, 7 days a week)



## **BetterBusiness Loan**

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Loan Snapshot Opening balance 31 March 2024 in debit \$506,794.90

> Bank Fees \$105.00 \$9,950.95 Interest Withdrawal of available redraw Nil

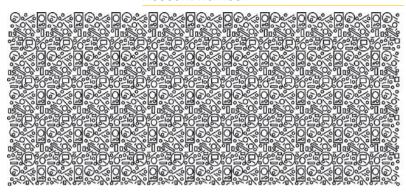
> Repayments / Payments -\$10,055.95

> Other (eg. reversals, adjustments, government charges) \$250,000.05 Closing balance 30 June 2024 in debit \$756,794.95

Available Redraw As at 30 June 2024 you have accumulated special repayments of Nil

> You can Redraw (withdraw) this amount on request. Any redraw will increase your loan balance. To check if your repayments are sufficient to cover the increased loan balance, call us or visit any branch.





Date Transaction	Debit	Credit	Balance
31 Mar 2024 OPENING BALANCE			\$506,794.90 DR
01 Apr Rpymt/Pymt from 062616 00130777		35.00	\$506,759.90 DR
01 Apr Rpymt/Pymt from 062616 00130777		3,353.04	\$503,406.86 DR
01 Apr Debit Interest	3,353.04		\$506,759.90 DR
01 Apr Loan Service Fee	35.00		\$506,794.90 DR
01 May Rpymt/Pymt from 062616 00130777		35.00	\$506,759.90 DR
01 May Rpymt/Pymt from 062616 00130777		3,244.87	\$503,515.03 DR
01 May Debit Interest	3,244.87		\$506,759.90 DR
01 May Loan Service Fee	35.00		\$506,794.90 DR
01 Jun Rpymt/Pymt from 062616 00130777		35.00	\$506,759.90 DR
01 Jun Rpymt/Pymt from 062616 00130777		3,353.04	\$503,406.86 DR
01 Jun Debit Interest	3,353.04		\$506,759.90 DR
01 Jun Loan Service Fee	35.00		\$506,794.90 DR
07 Jun Loan Funding Loan Funding	250,000.05		\$756,794.95 DR
30 Jun 2024 CLOSING BALANCE			\$756,794.95 DR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$506,794.90 DR		\$260,056.00		\$10,055.95		\$756,794.95 DR

## **Your Account Changes Summary**

Date	Event			
07 Jun	Your loan term is 3 Years ending 07.06.2027.			
	Your interest rate type is now Variable.			
	Your repayment type is now Interest only.			
	Your loan amount is now \$760,835.00.			

# Your Debit Interest Rate Summary Effective Date Interest Rate (p.a.) 31 Mar Your Interest Rate is 7.79% 07 Jun Your Interest Rate is 7.04%