

Statement of Account

COMPLETE FREEDOM

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 458493450
Statement Period 24/10/2014 to 23/04/2015
Statement No. 2(page 1 of 5)

ANECITO J MANTILLA &
CHARINA MANTILLA

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
7,026.00	+	62,041.93	-	65,351.00	=	3,716.93

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
24 OCT	OPENING BALANCE			7,026.00
29 OCT	ANECITO MANTILLA Save		500.00	7,526.00
05 NOV	ANECITO MANTILLA Save		500.00	8,026.00
12 NOV	ANECITO MANTILLA Save		500.00	8,526.00
19 NOV	ANECITO MANTILLA Save		500.00	9,026.00
21 NOV	LOAN REPAYMENT S.211.3485744.00	1,523.00		7,503.00
26 NOV	ANECITO MANTILLA Save		500.00	8,003.00
03 DEC	ANECITO MANTILLA Save		500.00	8,503.00
10 DEC	ANECITO MANTILLA Save		500.00	9,003.00
17 DEC	ANECITO MANTILLA Save		500.00	9,503.00
22 DEC	LOAN REPAYMENT S.211.3485744.00 EFFECTIVE DATE 21DEC	1,523.00		7,980.00
24 DEC	ANECITO MANTILLA Save		500.00	8,480.00
31 DEC	ANECITO MANTILLA Save		5,000.00	13,480.00
07 JAN	ANECITO MANTILLA Save		500.00	13,980.00
14 JAN	ANECITO MANTILLA Save		500.00	14,480.00
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			14,480.00

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			14,480.00
15 JAN	LOAN PROCEEDS		29,891.93	44,371.93
16 JAN	ANNUAL PACKAGE FEE 503629529 ADVANTAGE	395.00		43,976.93
19 JAN	INTERNET WITHDRAWAL 19JAN 17:52 Transfer	1,000.00		42,976.93
20 JAN	INTERNET WITHDRAWAL 20JAN 19:07 deposit	14,000.00		28,976.93
21 JAN	LOAN REPAYMENT S.211.3485744.00	1,523.00		27,453.93
21 JAN	ANECITO MANTILLA Save		1,000.00	28,453.93
24 JAN	INTERNET WITHDRAWAL 23JAN 22:52 Transfer	20,000.00		8,453.93
28 JAN	ANECITO MANTILLA Save		1,200.00	9,653.93
29 JAN	REFINANCE REBATE		1,250.00	10,903.93
02 FEB	INTERNET WITHDRAWAL 02FEB 06:57 deposit	5,000.00		5,903.93
04 FEB	ANECITO MANTILLA Save		1,200.00	7,103.93
07 FEB	INTERNET WITHDRAWAL 07FEB 20:46 deposit	3,000.00		4,103.93
11 FEB	ANECITO MANTILLA Save		1,200.00	5,303.93
16 FEB	LOAN REPAYMENT S.212.1071249.00	1,970.00		3,333.93
	EFFECTIVE DATE 15FEB			
18 FEB	ANECITO MANTILLA Save		1,200.00	4,533.93
21 FEB	LOAN REPAYMENT S.211.3485744.00	1,523.00		3,010.93
25 FEB	ANECITO MANTILLA Save		1,200.00	4,210.93
04 MAR	ANECITO MANTILLA Save		1,200.00	5,410.93
09 MAR	ANECITO MANTILLA Save		5,000.00	10,410.93
16 MAR	LOAN REPAYMENT S.212.1071249.00	1,970.00		8,440.93
	EFFECTIVE DATE 15MAR			
18 MAR	ANECITO MANTILLA Save		1,200.00	9,640.93
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			9,640.93

Account Number 458493450
Statement Period 24/10/2014 to 23/04/2015
Statement No. 2(page 3 of 5)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			9,640.93
19 MAR	INTERNET WITHDRAWAL 19MAR 21:18 PAYtax	4,000.00		5,640.93
21 MAR	LOAN REPAYMENT S.211.3485744.00	1,523.00		4,117.93
25 MAR	ANECITO MANTILLA Save		1,200.00	5,317.93
01 APR	ANECITO MANTILLA Save		1,200.00	6,517.93
08 APR	INTERNET WITHDRAWAL 08APR 17:45 refill	3,000.00		3,517.93
08 APR	ANECITO MANTILLA Save		1,200.00	4,717.93
15 APR	LOAN REPAYMENT S.212.1071249.00	1,914.00		2,803.93
15 APR	ANECITO MANTILLA Save		1,200.00	4,003.93
21 APR	LOAN REPAYMENT S.211.3485744.00	1,487.00		2,516.93
22 APR	ANECITO MANTILLA Save		1,200.00	3,716.93
23 APR	<i>CLOSING BALANCE</i>			3,716.93

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 458493450
Statement Period 24/10/2014 to 23/04/2015
Statement No. 2(page 4 of 5)

Interest adjustment means the refund of interest relating to an identified error with the interest rate that was applied to accounts that were overdrawn without an approved overdraft (default interest rate) between 1 November 2013 and 12 August 2014.

Pay bills the fast, efficient & safe way! Login to Internet or Mobile Banking and pay over 15,000 BPAY× billers. × Registered to BPAY. Pty Ltd ABN 69 079 137 518

Summary of Transaction Fees 01/10/2014 TO 31/10/2014

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/11/2014 TO 30/11/2014 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/12/2014 TO 31/12/2014 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/01/2015 TO 31/01/2015 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/02/2015 TO 28/02/2015 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

Account Number 458493450
Statement Period 24/10/2014 to 23/04/2015
Statement No. 2(page 5 of 5)

Summary of Transaction Fees 01/03/2015 TO 31/03/2015 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St.George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL