Commonwealth Bank

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

Your Statement

Statement 5	Page 1 of 2
Account number	470627828
Statement period	1 Jul 2025 - 17 Nov 2025
Required Repayments	$517.00 per fortnight
Interest rate	18.500% per annum
Loan balance	$0.00
Enquiries	13 14 31

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MR R D KEMP
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LUDMILLA NT 0820

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Variable Rate Personal Loan Summary

Loan snapshot	**Opening balance 1 July 2025**	**$21,151.27 DR**
	Bank fees	+ $60.00
	Interest	+ $1,393.40
	Repayments/payments	- $22,604.67
	Other (eg reversals, adjustments)	$0.00
	Closing balance 17 November 2025	**$0.00**
Remaining loan term	Your final repayment has been made and your account is now closed.	
Interest	Total interest paid this financial year	+$1,393.40

Your statement: Please check this statement and report any discrepancies to us as soon as possible by calling 13 1431. Please retain this statement for your records.

How to use NetBank to transact on your personal loan: You can use **NetBank** to obtain your account balance, view transactions as far back as two years, make payments from another Commonwealth Bank account, and redraw special repayments on your personal loan (variable rate loans only, conditions and fees apply). Visit **netbank.com.au** for details.

Making repayments: We offer you a number of ways to make your repayments to suit your individual circumstances.

Direct Debit: Automatically make repayments each week, fortnight or month by setting up a direct debit from your cheque or savings account.

NetBank: You can arrange automated repayments online using **NetBank**.

Telephone Banking: For more details or to set up a password to use this service, please call 13 2221.

BPAY: **BPAY®:** Use **Biller Code 55566** and your personal loan number.



Borrower

RYAN DALE KEMP

Variable Rate Personal Loan Transactions - Account number 470627828

Date	Transaction description	Debits	Credits	Balance
	Interest rate as of 01/07/25 - 18.500% per annum			
01 Jul	Opening balance			$21,151.27 DR
04 Jul	Repayment/Payment		517.00	$20,634.27 DR
18 Jul	Repayment/Payment		517.00	$20,117.27 DR
24 Jul	Interest charged	314.80		$20,432.07 DR
24 Jul	Fee for servicing your loan	15.00		$20,447.07 DR
01 Aug	Repayment/Payment		517.00	$19,930.07 DR
15 Aug	Repayment/Payment		517.00	$19,413.07 DR
24 Aug	Interest charged	312.89		$19,725.96 DR
24 Aug	Fee for servicing your loan	15.00		$19,740.96 DR
29 Aug	Repayment/Payment		517.00	$19,223.96 DR
12 Sep	Repayment/Payment		517.00	$18,706.96 DR
24 Sep	Interest charged	300.22		$19,007.18 DR
24 Sep	Fee for servicing your loan	15.00		$19,022.18 DR
26 Sep	Repayment/Payment		517.00	$18,505.18 DR
10 Oct	Repayment/Payment		517.00	$17,988.18 DR
24 Oct	Interest charged	278.24		$18,266.42 DR
24 Oct	Fee for servicing your loan	15.00		$18,281.42 DR
24 Oct	Repayment/Payment		517.00	$17,764.42 DR
07 Nov	Repayment/Payment		517.00	$17,247.42 DR
14 Nov	Repayment/Payment NetBank		17,434.67	$187.25 CR
14 Nov	Interest charged	187.25		$0.00
17 Nov	Closing balance			$0.00

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