bankwest

COMPLETE VARIABLE HOME LOAN STATEMENT

For enquiries, message us in the Bankwest App or Bankwest Online Banking.

BSB Number	**303-432**
Account Number	**187505-9**
Period	**25 Dec 25 - 25 Jun 26**
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Name	PAN
BELINDA ANN ARTATES	80967751
CHRISTIAN ALLEN MANALO ARTATES	80967743

MR C A M ARTATES
1 HOBSON PLACE
BORONIA HEIGHTS QLD 4124

Account of: CHRISTIAN ALLEN MANALO ARTATES
BELINDA ANN ARTATES

Note: DR - indicates debit balance

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 187505-9

Date	Particulars	Debit	Credit	Balance
25 DEC 25	**OPENING BALANCE**			**$642,835.69DR**
12 JAN 26	DEBIT INTEREST AFTER OFFSET SAVING OF $0.00	$3,051.97		$645,887.66DR
12 JAN 26	CREDIT TRANSFER FROM MR C A ARTATES & MRS B ARTATES		$4,100.00	$641,787.66DR
12 FEB 26	DEBIT INTEREST AFTER OFFSET SAVING OF $0.00	$3,046.99		$644,834.65DR
12 FEB 26	CREDIT TRANSFER FROM MR C A ARTATES & MRS B ARTATES		$4,100.00	$640,734.65DR
12 MAR 26	DEBIT INTEREST AFTER OFFSET SAVING OF $0.00	$2,866.10		$643,600.75DR
12 MAR 26	CREDIT TRANSFER FROM MR C A ARTATES & MRS B ARTATES		$4,100.00	$639,500.75DR
13 APR 26	DEBIT INTEREST AFTER OFFSET SAVING OF $0.00	$3,338.19		$642,838.94DR
13 APR 26	CREDIT TRANSFER FROM MR C A ARTATES & MRS B ARTATES		$4,100.00	$638,738.94DR
12 MAY 26	DEBIT INTEREST AFTER OFFSET SAVING OF $0.00	$3,014.49		$641,753.43DR
12 MAY 26	CREDIT TRANSFER FROM MR C A ARTATES & MRS B ARTATES		$4,100.00	$637,653.43DR
12 JUN 26	DEBIT INTEREST AFTER OFFSET SAVING OF $0.00	$3,339.20		$640,992.63DR
12 JUN 26	CREDIT TRANSFER FROM MR C A ARTATES & MRS B ARTATES		$4,100.00	$636,892.63DR
12 JUN 26	**CARRIED FORWARD**			**$636,892.63DR**

It is a condition of the lending terms and conditions that the property used as security for this loan is adequately insured. If you have any concerns about this property insurance, you should speak with the insurer about the cover. You can also refer to ASIC's MoneySmart website (moneysmart.gov.au) for information on property insurance.

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For further information relating to your account or dispute resolution procedures (including how to make a complaint to the Australian Financial Complaints Authority), visit the Bankwest website www.bankwest.com.au, or call us on 13 17 19. Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian credit licence 234945. If you would prefer not to receive promotional information from Bankwest, please let us know by calling us on 13 17 19.

Repayments to your loan account can be made by:

By Direct Debit - A regular automatic payment can be set up from your nominated bank or Bankwest account.

By Telephone - Using Bankwest Phone Banking to transfer repayments directly from another transactional Bankwest account on 13 17 18.

By Internet - Online Banking at www.bankwest.com.au Bankwest Online Banking also allows you to view your transactions on nominated accounts before you receive your statement.

BPAY | Biller Code: 9118
Ref: 4321875059

By BPAY® - Call your participating financial institution to make a payment from your account. Please quote the Bankwest biller code and your reference number.
Please call 13 17 18 for more information.
BPAY® registered to BPAY Pty Ltd ABN 69 079 137 518

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit		Balance
12 JUN 26	**BROUGHT FORWARD**				**$636,892.63DR**
25 JUN 26	**CLOSING BALANCE**				**$636,892.63DR**
	TOTAL DEBITS	$18,656.94			
	TOTAL CREDITS		$24,600.00		
	OFFSET TO LOAN ACCOUNT 432-187863-3 ARTATESCB LINKED:28/06/24				
24 DEC 25	Debit Interest Rates 01 OWNER OCCUPIED LIMIT Excess		$644,738.30	@ @	5.5900% p.a. 5.5900% p.a.
28 JAN 26	Debit Interest Rates 01 OWNER OCCUPIED LIMIT Excess		$644,031.00	@ @	5.5900% p.a. 5.5900% p.a.
13 FEB 26	Debit Interest Rates 01 OWNER OCCUPIED LIMIT Excess		$643,320.20	@ @	5.8400% p.a. 5.8400% p.a.
27 MAR 26	Debit Interest Rates 01 OWNER OCCUPIED LIMIT Excess		$642,429.50	@ @	6.0900% p.a. 6.0900% p.a.
09 APR 26	Debit Interest Rates 01 OWNER OCCUPIED LIMIT Excess		$642,429.50	@ @	5.9400% p.a. 5.9400% p.a.
15 MAY 26	Debit Interest Rates 01 OWNER OCCUPIED LIMIT Excess		$641,033.00	@ @	6.1900% p.a. 6.1900% p.a.

Important Passcode Safety Notice

This is a reminder on how to keep your passcodes safe, how to report unauthorised use, and your rights under the *Code of Operations – Services Australia*.

Passcode Security Guidelines Summary

Passcodes include your PIN, internet and phone banking passwords, security token codes and one-time passwords.

- Your passcode cannot represent your date of birth or be an alphabetical passcode that is a recognisable part of your name.
- Do not share your passcode with anyone, including a family member, friend or someone who claims to be from the bank.
- Unless you make a reasonable attempt to disguise your passcode or prevent unauthorised access to it, do not keep a record of your passcode on anything you carry with your device or anything that could be lost or stolen.

— Do not act with extreme carelessness in failing to protect the security of your passcodes.

More detailed passcode security guidelines (including in respect of cards, biometrics, security tokens and mobile wallets) are found in your product's *Account Access Conditions of Use* at www.bankwest.com.au.

Liability and how to Report Unauthorised Use

— Your liability for any loss due to unauthorised transactions will be determined by the ePayments Code and not these security guidelines.
— You may be liable for any loss that you have contributed to by not following the passcode requirements.
— Contact us immediately on 13 17 19 if you have experienced any loss, theft or misuse of a device or passcode.

Code of Operation - Services Australia

The Code of Operation has been developed to make sure you can continue to access sufficient income for your living expenses if your account has a negative balance and you don't already have an existing repayment arrangement. If you receive an eligible income support payment while your account has a negative balance then you can still access up to 90% of the payment.

To access these amounts under the Code of Operation, please contact us on 13 17 19. More information about the Code of Operation is available at www.servicesaustralia.gov.au/code-operation.