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

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2062
MR JAMIE PETER JURGELEIT
27 VINCENT ST
BAULKHAM HILLS NSW 2153

17 April 2026

Dear JAMIE JURGELEIT

| | |
|---|---|
| Loan type | Variable Rate Personal Loan |
| Loan account number | 573726327 |
| Loan balance | $42,535.44 |
| Interest rate | 13.500% p.a. |

**Changes to your required monthly repayment amount**

As part of our commitment to helping our customers manage their personal loan effectively, we conduct regular reviews on personal loan accounts. These reviews are designed to help ensure your loan repayments are on target so your loan is repaid within the agreed loan term.

A recent review on your Personal Loan indicates your current minimum monthly repayment of $819.00 will need to be increased.

Your increase has been based on the following information, as at 16/04/2026:

| | |
|---|---|
| Loan balance | $42,535.44 |
| Interest rate | 13.500% p.a. |
| Remaining loan term | 6 years 8 months |
| Payment method | Direct Debit weekly. The minimum weekly repayment will be $191.00*<br>New direct debit amount $192.00 * due 23/04/2026 |
| New required monthly repayment amount | Where 4 payments are required in a month: $764.00 *<br>Where 5 payments are required in a month: $955.00 *<br>Due 5th of each month |

*Repayment amounts quoted above include the following monthly charge: $15.00 Loan Service Fee. If you're paying weekly or fortnightly, we have calculated the portion of the charge applicable at your payment frequency and included it in your repayment amount.

Through NetBank^ you can increase your repayment amount above the minimum, select to pay the minimum, change your repayment frequency, look up your current balance and transaction details, view your statements and more.

Should you repay using Direct Debit Request (DDR) you don't have to adjust your repayments, the Bank will adjust them as required to meet the new required repayment amount. If you repay via any other means, such as Salary Credit or Repayment Book, please ensure you make arrangements with your employer or financial institution to ensure your repayment amount is adjusted at least 5 business days before the due date noted above.

Please retain this letter as the new repayment arrangement represents a change to your contract.

If you feel you may experience financial hardship in servicing the new higher monthly repayment amount, please contact us to discuss your options.

^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 132221 or visit any of our branches.

*#* 1646.4426.1.3 W95 0705 SL.DH.S101.D106.O V03.01.48

**We're here to help**

If you have any questions regarding this adjustment or any changes to your loan please contact us on 13 14 31.

Yours sincerely,

The CommBank Team

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Commonwealth Bank

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# Your Statement

| | |
|---|---|
| Statement 2 | Page 2 of 4 |
| Account number | 573726327 |
| Statement period | 1 Jan 2026 - 16 Apr 2026 |
| Required Repayments | $189.00 per week |
| Interest rate | 13.500% per annum |
| Loan balance | $42,535.44 DR |
| Enquiries | 13 14 31 |

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2062
MR JAMIE PETER JURGELEIT
27 VINCENT ST
BAULKHAM HILLS NSW 2153

1646.4427.2.3 W95 0705 SL.DH.S101.D106.O V03.01.48

## Variable Rate Personal Loan Summary

| | | |
|---|---|---|
| Loan snapshot | **Opening balance 1 January 2026** | **$43,657.00 DR** |
| | Bank fees | + $60.00 |
| | Interest | + $1,940.44 |
| | Repayments/payments | - $3,122.00 |
| | Other (eg reversals, adjustments) | $0.00 |
| | **Closing balance 16 April 2026** | **$42,535.44 DR** |

Remaining loan term: Based on repayments of $192.00 per week your remaining loan term is 6 years 7 months.

Additional repayments: As at 16 April 2026 your additional repayments are $388.79

You have the option to redraw your additional repayments. You can check your Available Redraw balance in NetBank, the CommBank App or by contacting us. Any amount redrawn will increase your loan balance. Contact us to check if your repayments are sufficient to cover the increased loan balance.

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

## Borrower

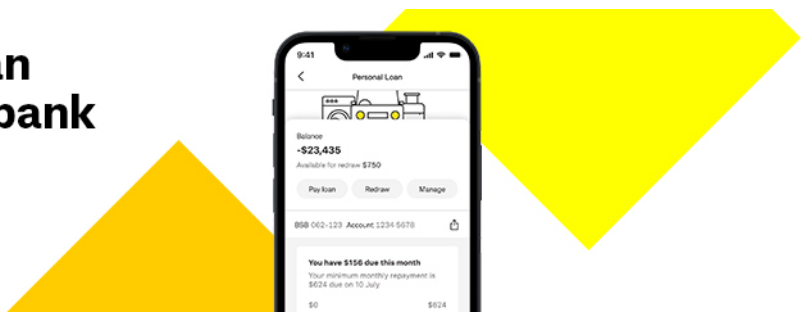
JAMIE JURGELEIT

## Variable Rate Personal Loan Transactions - Account number 573726327

| Date | Transaction description | Debits | Credits | Balance |
|---|---|---|---|---|
| | Interest rate as of 01/01/26 - 13.500% per annum | | | |
| 01 Jan | Opening balance | | | $43,657.00 DR |
| 01 Jan | Repayment/Payment | | 192.00 | $43,465.00 DR |
| 05 Jan | Interest charged | 503.05 | | $43,968.05 DR |
| 05 Jan | Fee for servicing your loan | 15.00 | | $43,983.05 DR |
| 05 Jan | Repayment/Payment NetBank | | 50.00 | $43,933.05 DR |
| 08 Jan | Repayment/Payment | | 192.00 | $43,741.05 DR |
| 15 Jan | Repayment/Payment | | 192.00 | $43,549.05 DR |
| 22 Jan | Repayment/Payment | | 192.00 | $43,357.05 DR |
| 29 Jan | Repayment/Payment | | 192.00 | $43,165.05 DR |
| 05 Feb | Interest charged | 498.75 | | $43,663.80 DR |
| 05 Feb | Fee for servicing your loan | 15.00 | | $43,678.80 DR |
| 05 Feb | Repayment/Payment | | 192.00 | $43,486.80 DR |
| 12 Feb | Repayment/Payment | | 192.00 | $43,294.80 DR |
| 19 Feb | Repayment/Payment | | 192.00 | $43,102.80 DR |
| 26 Feb | Repayment/Payment | | 192.00 | $42,910.80 DR |
| 27 Feb | We confirm changes to your new minimum required repayment amount effective from 05/03/2026:<br>Interest rate (Item C): 13.500% pa.<br>Minimum weekly repayment amount: $189.00<br>Your elected Direct Debit Repayment Amount: $192.00 per week remains unchanged.<br>Required monthly repayment amt (4 payment mth): $756.00<br>Required monthly repayment amt (5 payment mth): $945.00<br>Monthly due date: 5th<br>Loan Term (Item E(iv)): 7 Years. | | | |
| 05 Mar | Interest charged | 447.37 | | $43,358.17 DR |

1646.4427.2.3 W95 0705 SL.DH.S101.D106.OV03.01.48

**Manage your Personal Loan anytime, anywhere in Netbank or the CommBank app.**



## Variable Rate Personal Loan Transactions - Account number 573726327

| Date | Transaction description | Debits | Credits | Balance |
|---|---|---|---|---|
| 05 Mar | Fee for servicing your loan | 15.00 | | $43,373.17 DR |
| 05 Mar | Repayment/Payment | | 192.00 | $43,181.17 DR |
| 12 Mar | Repayment/Payment | | 192.00 | $42,989.17 DR |
| 19 Mar | Repayment/Payment | | 192.00 | $42,797.17 DR |
| 26 Mar | Repayment/Payment | | 192.00 | $42,605.17 DR |
| 02 Apr | Repayment/Payment | | 192.00 | $42,413.17 DR |
| 05 Apr | Interest charged | 491.27 | | $42,904.44 DR |
| 05 Apr | Fee for servicing your loan | 15.00 | | $42,919.44 DR |
| 09 Apr | Repayment/Payment | | 192.00 | $42,727.44 DR |
| 16 Apr | Change in interest rate on 16/04/26 to 13.250% per annum | | | |
| 16 Apr | Change in interest rate on 16/04/26 to 13.500% per annum | | | |
| 16 Apr | Repayment/Payment | | 192.00 | $42,535.44 DR |
| 16 Apr | We confirm changes to your new minimum required repayment amount effective from 05/07/2026:<br>Interest rate (Item C): 13.500% pa.<br>Minimum weekly repayment amount: $191.00<br>Your elected Direct Debit Repayment Amount: $192.00 per week remains unchanged and is next payable on 23/04/2026.<br>Required monthly repayment amt (4 payment mth): $764.00<br>Required monthly repayment amt (5 payment mth): $955.00<br>Monthly due date: 5th<br>Loan Term (Item E(iv)): 7 Years. | | | |
| 16 Apr | Closing balance | | | $42,535.44 DR |

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