bankwest

COMPLETE VARIABLE HOME LOAN STATEMENT

For enquiries, message us on the Bankwest App or Bankwest Online Banking, or call on 13 17 19
If you're a business customer, call 13 7000

BSB Number	**303-432**
Account Number	**196083-8**
Period	**15 Jan 26 - 14 Apr 26**
Page 1 of 4	Statement Number 5

Name	PAN
PEDRO JAMES DONNELLY	34118019

MR PJ DONNELLY
3 VASSAR STREET
COLLINGWOOD PARK QLD 4301

Account of: PEDRO JAMES DONNELLY

Note: DR - indicates debit balance

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 196083-8

Date	Particulars	Debit	Credit	Balance
15 JAN 26	**OPENING BALANCE**			**$739,117.73DR**
22 JAN 26	IB TRANSFER 993163894 TO 303-432-1961452 9:15AM	$13.10		$739,130.83DR
28 JAN 26	IB TRANSFER 994378891 TO 303-432-1961452 6:05AM	$1,318.00		$740,448.83DR
02 FEB 26	IB TRANSFER 995546727 TO 303-432-1961452 3:51PM 1FEB	$4,460.00		$744,908.83DR
04 FEB 26	DEBIT INTEREST AFTER OFFSET SAVING OF $6.45	$3,522.09		$748,430.92DR
04 FEB 26	CREDIT TRANSFER FROM PEDRO JAMES DONNELLY		$4,433.31	$743,997.61DR
09 FEB 26	IB TRANSFER 997406428 TO 303-432-1961452 2:48PM	$30.00		$744,027.61DR
12 FEB 26	SALARY SUNRISE SURVEYIN		$3,000.00	$741,027.61DR
23 FEB 26	Battery church	$2.22		$741,029.83DR
23 FEB 26	IB TRANSFER 1000825072 TO 303-432-1961452 6:23PM	$75.00		$741,104.83DR
24 FEB 26	IB TRANSFER 1000934729 TO 303-432-1961452 9:59AM	$5.00		$741,109.83DR
24 FEB 26	IB TRANSFER 1000937711 TO 303-432-1961452 10:13AM	$72.00		$741,181.83DR
25 FEB 26	IB TRANSFER 1001259107 TO 303-432-1961452 2:52PM	$58.00		$741,239.83DR
25 FEB 26	IB TRANSFER 1001259204 TO 303-432-1961452 2:53PM	$10.00		$741,249.83DR
26 FEB 26	IB TRANSFER 1001358950 TO 303-432-1961452 9:52PM 25FEB	$1,000.00		$742,249.83DR

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.



Biller Code: 9118
Ref: 4321960838

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

26 FEB 26	**CARRIED FORWARD**	**$742,249.83DR**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
26 FEB 26	**BROUGHT FORWARD**			**$742,249.83DR**
26 FEB 26	IB TRANSFER 1001471626 TO 303-432-1961452 6:52AM	$1,320.00		$743,569.83DR
26 FEB 26	IB TRANSFER 1001621374 FROM 303-432-1961452 4:30PM		$1,450.00	$742,119.83DR
26 FEB 26	IB TRANSFER 1001621471 FROM 303-432-1961452 4:31PM		$1,000.00	$741,119.83DR
26 FEB 26	SALARY SUNRISE SURVEYIN		$3,000.00	$738,119.83DR
02 MAR 26	IB TRANSFER 1002207053 TO 303-432-1961452 4:47AM 1MAR	$5,910.00		$744,029.83DR
04 MAR 26	DEBIT INTEREST AFTER OFFSET SAVING OF $2.95	$3,387.79		$747,417.62DR
04 MAR 26	CREDIT TRANSFER FROM PEDRO JAMES DONNELLY		$4,433.31	$742,984.31DR
12 MAR 26	SALARY SUNRISE SURVEYIN		$3,000.00	$739,984.31DR
16 MAR 26	SALARY SUNRISE SURVEYIN		$206.00	$739,778.31DR
17 MAR 26	IB TRANSFER 1006172035 TO 303-432-1961452 3:43PM	$200.00		$739,978.31DR
19 MAR 26	IB TRANSFER 1006659541 TO 303-432-1961452 10:32AM	$54.00		$740,032.31DR
26 MAR 26	IB TRANSFER 1008286958 TO 303-432-1961452 7:41AM	$1,320.00		$741,352.31DR
26 MAR 26	SALARY SUNRISE SURVEYIN		$3,000.00	$738,352.31DR
30 MAR 26	IB TRANSFER 1008792057 TO 303-432-1961452 4:22AM 28MAR	$4,644.00		$742,996.31DR
07 APR 26	DEBIT INTEREST AFTER OFFSET SAVING OF $8.95	$4,217.20		$747,213.51DR
07 APR 26	CREDIT TRANSFER FROM PEDRO JAMES DONNELLY		$4,549.84	$742,663.67DR
09 APR 26	SALARY SUNRISE SURVEYIN		$3,000.00	$739,663.67DR
14 APR 26	**CLOSING BALANCE**			**$739,663.67DR**
	TOTAL DEBITS	$31,618.40		
	TOTAL CREDITS		$31,072.46	

OFFSET TO LOAN ACCOUNT
432-196145-2 DONNELLYP LINKED:14/10/24

14 JAN 26	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$668,183.80	@ 5.7900% p.a.
	02 OWNER OCCUPIED LIMIT		$76,734.20	@ 5.7900% p.a.
	Excess			@ 5.7900% p.a.
13 FEB 26	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$667,388.50	@ 6.0400% p.a.
	02 OWNER OCCUPIED LIMIT		$76,641.20	@ 6.0400% p.a.
	Excess			@ 6.0400% p.a.
06 MAR 26	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$666,464.60	@ 6.0400% p.a.
	02 OWNER OCCUPIED LIMIT		$76,533.40	@ 6.0400% p.a.
	Excess			@ 6.0400% p.a.
27 MAR 26	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$666,464.60	@ 6.2900% p.a.
	02 OWNER OCCUPIED LIMIT		$76,533.40	@ 6.2900% p.a.
	Excess			@ 6.2900% 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.