bankwest

COMPLETE VARIABLE HOME LOAN STATEMENT

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BSB Number	**303-432**
Account Number	**196083-8**
Period	**15 Apr 26 - 14 Jul 26**
Page 1 of 6	Statement Number 6

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 APR 26	**OPENING BALANCE**			**$739,663.67DR**
20 APR 26	IB TRANSFER 1014038789 TO	$115.00		
	303-432-1961452 8:26PM 19APR			$739,778.67DR
20 APR 26	IB TRANSFER 1014105482 TO	$90.00		
	303-432-1961452 7:49AM			$739,868.67DR
20 APR 26	IB TRANSFER 1014169663 TO	$39.00		
	303-432-1961452 12:40PM			$739,907.67DR
20 APR 26	IB TRANSFER 1014172001 TO	$100.00		
	303-432-1961452 12:50PM			$740,007.67DR
21 APR 26	IB TRANSFER 1014299407 TO	$7.00		
	303-432-1961452 1:35AM			$740,014.67DR
21 APR 26	IB TRANSFER 1014315907 TO	$50.00		
	303-432-1961452 6:40AM			$740,064.67DR
22 APR 26	IB TRANSFER 1014622325 TO	$70.00		
	303-432-1961452 11:34AM			$740,134.67DR
23 APR 26	IB TRANSFER 1014850430 TO	$20.00		
	303-432-1961452 1:31AM			$740,154.67DR
23 APR 26	IB TRANSFER 1015031960 FROM		$460.00	
	303-432-1961452 4:33PM			$739,694.67DR
23 APR 26	SALARY SUNRISE SURVEYIN		$3,000.00	$736,694.67DR
27 APR 26	IB TRANSFER 1015566116 TO	$1,380.00		
	303-432-1961452 7:08AM 26APR			$738,074.67DR
01 MAY 26	IB TRANSFER 1016787043 TO	$4,609.00		
	303-432-1961452 3:43AM			$742,683.67DR
04 MAY 26	DEBIT INTEREST AFTER OFFSET SAVING OF	$3,331.57		
	$6.37			$746,015.24DR
04 MAY 26	**CARRIED FORWARD**			**$746,015.24DR**

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: 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

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
04 MAY 26	**BROUGHT FORWARD**			**$746,015.24DR**
04 MAY 26	CREDIT TRANSFER FROM PEDRO JAMES DONNELLY		$4,527.91	$741,487.33DR
07 MAY 26	1	$21.00		$741,508.33DR
07 MAY 26	SALARY SUNRISE SURVEYIN		$3,000.00	$738,508.33DR
08 MAY 26	IB TRANSFER 1018592423 FROM 303-432-1961452 11:08AM		$72.00	$738,436.33DR
08 MAY 26	IB TRANSFER 1018592519 TO 303-432-1961452 11:08AM	$72.00		$738,508.33DR
15 MAY 26	Insurance	$53.00		$738,561.33DR
15 MAY 26	IB TRANSFER 1020244029 TO 303-432-1961452 9:39AM	$22.00		$738,583.33DR
15 MAY 26	IB TRANSFER 1020296243 FROM 303-432-1961452 12:58PM		$70.00	$738,513.33DR
15 MAY 26	IB TRANSFER 1020309336 TO 303-432-1961452 1:50PM	$90.00		$738,603.33DR
18 MAY 26	IB TRANSFER 1020457507 TO 303-432-1961452 8:11AM 16MAY	$30.00		$738,633.33DR
18 MAY 26	IB TRANSFER 1020686569 TO 303-432-1961452 1:26PM 17MAY	$300.00		$738,933.33DR
18 MAY 26	IB TRANSFER 1020706606 TO 303-432-1960838 3:12PM 17MAY	$75.00		$739,008.33DR
18 MAY 26	IB TRANSFER 1020706606 FROM 303-432-1960838 3:12PM 17MAY		$75.00	$738,933.33DR
18 MAY 26	IB TRANSFER 1020719374 TO 303-432-1961452 4:22PM 17MAY	$75.00		$739,008.33DR
18 MAY 26	IB TRANSFER 1020894777 TO 303-432-1961452 1:31PM	$130.00		$739,138.33DR
18 MAY 26	IB TRANSFER 1020920703 TO 303-432-1961452 3:31PM	$80.00		$739,218.33DR
19 MAY 26	IB TRANSFER 1020994333 TO 303-432-1961452 0:42AM	$10.00		$739,228.33DR
19 MAY 26	IB TRANSFER 1021056120 TO 303-432-1961452 9:07AM	$126.00		$739,354.33DR
19 MAY 26	IB TRANSFER 1021057082 TO 303-432-1961452 9:12AM	$50.00		$739,404.33DR
20 MAY 26	IB TRANSFER 1021225316 TO 303-432-1961452 11:12PM 19MAY	$50.00		$739,454.33DR
20 MAY 26	**CARRIED FORWARD**			**$739,454.33DR**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
20 MAY 26	**BROUGHT FORWARD**			**$739,454.33DR**
20 MAY 26	IB TRANSFER 1021340877 TO 303-432-1961452 11:11AM	$75.00		$739,529.33DR
20 MAY 26	IB TRANSFER 1021349359 TO 303-432-1961452 11:45AM	$160.00		$739,689.33DR
20 MAY 26	IB TRANSFER 1021416166 TO 303-432-1961452 4:03PM	$50.00		$739,739.33DR
20 MAY 26	IB TRANSFER 1021420514 TO 303-432-1961452 4:19PM	$75.00		$739,814.33DR
20 MAY 26	IB TRANSFER 1021425729 TO 303-432-1961452 4:39PM	$75.00		$739,889.33DR
20 MAY 26	AAmi insurance	$125.00		$740,014.33DR
21 MAY 26	IB TRANSFER 1021507384 TO 303-432-1961452 11:15PM 20MAY	$50.00		$740,064.33DR
21 MAY 26	IB TRANSFER 1021508799 TO 303-432-1961452 11:49PM 20MAY	$119.00		$740,183.33DR
21 MAY 26	IB TRANSFER 1021680520 TO 303-432-1961452 11:24AM	$73.00		$740,256.33DR
21 MAY 26	IB TRANSFER 1021682322 TO 303-432-1961452 11:30AM	$75.00		$740,331.33DR
21 MAY 26	IB TRANSFER 1021682833 TO 303-432-1961452 11:32AM	$75.00		$740,406.33DR
21 MAY 26	IB TRANSFER 1021686181 TO 303-432-1961452 11:44AM	$135.00		$740,541.33DR
21 MAY 26	IB TRANSFER 1021691241 TO 303-432-1961452 12:03PM	$190.00		$740,731.33DR
21 MAY 26	IB TRANSFER 1021708880 TO 303-432-1961452 1:12PM	$115.00		$740,846.33DR
21 MAY 26	IB TRANSFER 1021756836 FROM 303-432-1961452 4:16PM		$330.00	$740,516.33DR
21 MAY 26	IB TRANSFER 1021757021 FROM 303-432-1961452 4:17PM		$1,009.00	$739,507.33DR
21 MAY 26	IB TRANSFER 1021757065 TO 303-432-1961452 4:17PM	$1,000.00		$740,507.33DR
21 MAY 26	IB TRANSFER 1021757115 FROM 303-432-1961452 4:17PM		$2,000.00	$738,507.33DR
21 MAY 26	SALARY SUNRISE SURVEYIN		$3,000.00	$735,507.33DR
25 MAY 26	IB TRANSFER 1022233101 TO 303-432-1961452 2:39PM 23MAY	$75.00		$735,582.33DR
25 MAY 26	IB TRANSFER 1022320714 TO 303-432-1961452 8:02AM 24MAY	$3,000.00		$738,582.33DR
25 MAY 26	IB TRANSFER 1022325864 FROM 303-432-1961452 8:43AM 24MAY		$80.00	$738,502.33DR
26 MAY 26	Deposit	$1,317.00		$739,819.33DR
27 MAY 26	IB TRANSFER 1023048607 TO 303-432-1961452 1:11PM	$50.00		$739,869.33DR
27 MAY 26	IB TRANSFER 1023048807 TO 303-432-1961452 1:11PM	$150.00		$740,019.33DR
28 MAY 26	IB TRANSFER 1023176936 TO 303-432-1961452 9:33PM 27MAY	$30.00		$740,049.33DR
28 MAY 26	**CARRIED FORWARD**			**$740,049.33DR**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
28 MAY 26	**BROUGHT FORWARD**			**$740,049.33DR**
28 MAY 26	IB TRANSFER 1023305530 TO 303-432-1961452 9:52AM	$220.00		$740,269.33DR
28 MAY 26	IB TRANSFER 1023325024 TO 303-432-1961452 11:10AM	$170.00		$740,439.33DR
28 MAY 26	IB TRANSFER 1023325694 TO 303-432-1961452 11:13AM	$300.00		$740,739.33DR
28 MAY 26	IB TRANSFER 1023334055 TO 303-432-1961452 11:43AM	$84.00		$740,823.33DR
29 MAY 26	IB TRANSFER 1023616100 TO 303-432-1961452 11:10AM	$70.00		$740,893.33DR
29 MAY 26	IB TRANSFER 1023657886 TO 303-432-1961452 2:02PM	$120.00		$741,013.33DR
01 JUN 26	IB TRANSFER 1023755937 TO 303-432-1961452 10:52PM 29MAY	$40.00		$741,053.33DR
01 JUN 26	IB TRANSFER 1024170434 TO 303-432-1961452 8:56AM	$100.00		$741,153.33DR
02 JUN 26	IB TRANSFER 1024380744 TO 303-432-1961452 6:44AM	$22.00		$741,175.33DR
02 JUN 26	IB TRANSFER 1024408056 TO 303-432-1961452 9:08AM	$70.00		$741,245.33DR
02 JUN 26	IB TRANSFER 1024506265 TO 303-432-1961452 4:06PM	$100.00		$741,345.33DR
03 JUN 26	IB TRANSFER 1024587680 TO 303-432-1961452 1:02AM	$25.00		$741,370.33DR
03 JUN 26	IB TRANSFER 1024587715 TO 303-432-1961452 1:03AM	$40.00		$741,410.33DR
03 JUN 26	IB TRANSFER 1024820764 TO 303-432-1961452 6:39PM	$90.00		$741,500.33DR
04 JUN 26	DEBIT INTEREST AFTER OFFSET SAVING OF $2.53	$3,859.32		$745,359.65DR
04 JUN 26	CREDIT TRANSFER FROM PEDRO JAMES DONNELLY		$4,527.91	$740,831.74DR
04 JUN 26	IB TRANSFER 1025074782 FROM 303-432-1961452 1:10PM		$900.00	$739,931.74DR
04 JUN 26	SALARY SUNRISE SURVEYIN		$3,000.00	$736,931.74DR
05 JUN 26	IB TRANSFER 1025206286 TO 303-432-1961452 10:43PM 4JUN	$922.00		$737,853.74DR
05 JUN 26	IB TRANSFER 1025272722 TO 303-432-1961452 1:45AM	$3,000.00		$740,853.74DR
18 JUN 26	SALARY SUNRISE SURVEYIN		$3,000.00	$737,853.74DR
22 JUN 26	IB TRANSFER 1029328456 TO 303-432-1961452 11:59AM	$100.00		$737,953.74DR
29 JUN 26	IB TRANSFER 1031000871 TO 303-432-1961452 1:21PM	$1,320.00		$739,273.74DR
29 JUN 26	IB TRANSFER 1031020906 TO 303-432-1961452 2:48PM	$500.00		$739,773.74DR
29 JUN 26	IB TRANSFER 1031036548 TO 303-432-1961452 3:56PM	$200.00		$739,973.74DR
29 JUN 26	IB TRANSFER 1031046989 FROM 303-432-1961452 4:42PM		$1,300.00	$738,673.74DR
29 JUN 26	**CARRIED FORWARD**			**$738,673.74DR**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
29 JUN 26	**BROUGHT FORWARD**			**$738,673.74DR**
30 JUN 26	IB TRANSFER 1031244812 TO	$180.00		
	303-432-1961452 2:18PM			$738,853.74DR
30 JUN 26	IB TRANSFER 1031254322 TO	$100.00		
	303-432-1961452 2:55PM			$738,953.74DR
01 JUL 26	IB TRANSFER 1031488760 TO	$200.00		
	303-432-1961452 10:45AM			$739,153.74DR
01 JUL 26	IB TRANSFER 1031501254 TO	$70.00		
	303-432-1961452 11:32AM			$739,223.74DR
02 JUL 26	IB TRANSFER 1031830913 TO	$70.00		
	303-432-1961452 9:51AM			$739,293.74DR
02 JUL 26	IB TRANSFER 1031830964 TO	$5.00		
	303-432-1961452 9:51AM			$739,298.74DR
02 JUL 26	IB TRANSFER 1031856941 FROM		$200.00	
	303-432-1961452 11:29AM			$739,098.74DR
02 JUL 26	SALARY SUNRISE SURVEYIN		$3,000.00	$736,098.74DR
03 JUL 26	IB TRANSFER 1032126151 TO	$4,755.00		
	303-432-1961452 8:29AM			$740,853.74DR
06 JUL 26	DEBIT INTEREST AFTER OFFSET SAVING OF	$4,040.84		
	$4.15			$744,894.58DR
06 JUL 26	CREDIT TRANSFER FROM PEDRO JAMES		$4,643.86	
	DONNELLY			$740,250.72DR
14 JUL 26	**CLOSING BALANCE**			**$740,250.72DR**
	TOTAL DEBITS	$38,782.73		
	TOTAL CREDITS		$38,195.68	
	OFFSET TO LOAN ACCOUNT 432-196145-2 DONNELLYP LINKED:14/10/24			
14 APR 26	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$666,183.30 @	6.2900% p.a.
	02 OWNER OCCUPIED LIMIT		$76,501.10 @	6.2900% p.a.
	Excess		@	6.2900% p.a.
17 APR 26	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$666,183.30 @	5.9900% p.a.
	02 OWNER OCCUPIED LIMIT		$76,501.10 @	5.9900% p.a.
	Excess		@	5.9900% p.a.
15 MAY 26	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$665,128.40 @	6.2400% p.a.
	02 OWNER OCCUPIED LIMIT		$76,379.90 @	6.2400% p.a.
	Excess		@	6.2400% 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.