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 Oct 25 - 14 Jan 26**
Page 1 of 6	Statement Number 4

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 OCT 25	**OPENING BALANCE**			**$665,122.41DR**
23 OCT 25	IB TRANSFER 971489149 FROM 303-432-1961452 5:06PM		$105.00	$665,017.41DR
28 OCT 25	IB TRANSFER 972435917 TO 303-432-1961452 6:25AM	$1,318.00		$666,335.41DR
03 NOV 25	IB TRANSFER 973535273 TO 303-432-1961452 9:06AM 1NOV	$4,100.00		$670,435.41DR
04 NOV 25	DEBIT INTEREST AFTER OFFSET SAVING OF $2.71	$3,065.70		$673,501.11DR
04 NOV 25	CREDIT TRANSFER FROM PEDRO JAMES DONNELLY		$3,974.14	$669,526.97DR
05 NOV 25	COMPLETE PACKAGE FEE	$395.00		$669,921.97DR
13 NOV 25	PEDRO JAMES DONNE 09:17AM 13Nov T		$4.00	$669,917.97DR
13 NOV 25	IB TRANSFER 976539726 FROM 303-432-1961452 3:57PM		$365.00	$669,552.97DR
13 NOV 25	IB TRANSFER 976546820 FROM 303-432-1961452 4:22PM		$3,975.00	$665,577.97DR
13 NOV 25	IB TRANSFER 976546913 FROM 303-432-1961452 4:22PM		$1,318.00	$664,259.97DR
20 NOV 25	IB TRANSFER 978048757 FROM 303-432-1961452 10:19PM 19NOV		$22.99	$664,236.98DR
25 NOV 25	PEDRO JAMES DONNE 08:28PM 24Nov T		$25.00	$664,211.98DR
25 NOV 25	IB TRANSFER 979249698 TO 303-432-1961452 8:30PM 24NOV	$25.00		$664,236.98DR
27 NOV 25	DISBURSAL FROM ACCOUNT 432-196083-8 BANKWEST: For Loan Fees		$1,175.09	$663,061.89DR
27 NOV 25	**CARRIED FORWARD**			**$663,061.89DR**

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
27 NOV 25	**BROUGHT FORWARD**			**$663,061.89DR**
27 NOV 25	LOAN DISBURSAL	$77,175.09		$740,236.98DR
27 NOV 25	$76,000.00 PAID TO 432-196145-2 BANKWEST: LOAN PROCEEDS			$740,236.98DR
27 NOV 25	$1,175.09 PAID TO 432-196083-8 BANKWEST: For Loan Fees			$740,236.98DR
27 NOV 25	LENDERS MORTGAGE INSURANCE	$1,175.09		$741,412.07DR
28 NOV 25	IB TRANSFER 980158921 FROM 303-432-1961452 6:11AM		$500.00	$740,912.07DR
28 NOV 25	IB TRANSFER 980158966 TO 303-432-1961452 6:11AM	$1,318.00		$742,230.07DR
02 DEC 25	IB TRANSFER 981053183 TO 303-432-1961452 3:17AM	$4,498.00		$746,728.07DR
04 DEC 25	DEBIT INTEREST AFTER OFFSET SAVING OF $19.33	$3,237.69		$749,965.76DR
04 DEC 25	CREDIT TRANSFER FROM PEDRO JAMES DONNELLY		$4,433.31	$745,532.45DR
12 DEC 25	IB TRANSFER 983851736 FROM 303-432-1961452 6:11PM		$4,438.00	$741,094.45DR
12 DEC 25	IB TRANSFER 983851821 FROM 303-432-1961452 6:12PM		$1,380.00	$739,714.45DR
29 DEC 25	IB TRANSFER 987351060 TO 303-432-1961452 6:16AM 28DEC	$1,318.00		$741,032.45DR
29 DEC 25	IB TRANSFER 987544731 TO 303-432-1961452 8:37AM	$5.00		$741,037.45DR
29 DEC 25	IB TRANSFER 987554118 TO 303-432-1961452 9:18AM	$17.00		$741,054.45DR
31 DEC 25	IB TRANSFER 988059866 TO 303-432-1961452 10:03AM	$15.00		$741,069.45DR
02 JAN 26	IB TRANSFER 988464653 TO 303-432-1961452 9:26PM 1JAN	$4,497.00		$745,566.45DR
05 JAN 26	DEBIT INTEREST AFTER OFFSET SAVING OF $9.34	$3,756.59		$749,323.04DR
05 JAN 26	CREDIT TRANSFER FROM PEDRO JAMES DONNELLY		$4,433.31	$744,889.73DR
12 JAN 26	IB TRANSFER 990798986 TO 303-432-1960838 5:50PM	$28.00		$744,917.73DR
12 JAN 26	IB TRANSFER 990798986 FROM 303-432-1960838 5:50PM		$28.00	$744,889.73DR

12 JAN 26	**CARRIED FORWARD**	**$744,889.73DR**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
12 JAN 26	**BROUGHT FORWARD**			**$744,889.73DR**
13 JAN 26	IB TRANSFER 990823418 TO	$28.00		
	303-432-1960838 8:16PM 12JAN			$744,917.73DR
13 JAN 26	IB TRANSFER 990823418 FROM		$28.00	
	303-432-1960838 8:16PM 12JAN			$744,889.73DR
13 JAN 26	IB TRANSFER 990823456 TO	$28.00		
	303-432-1961452 8:17PM 12JAN			$744,917.73DR
14 JAN 26	IB TRANSFER 991325921 FROM		$5,800.00	
	303-432-1961452 7:48PM			$739,117.73DR
14 JAN 26	**CLOSING BALANCE**			**$739,117.73DR**
	TOTAL DEBITS	$106,000.16		
	TOTAL CREDITS		$32,004.84	
	OFFSET TO LOAN ACCOUNT 432-196145-2 DONNELLYP LINKED:14/10/24			
14 OCT 25	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$670,442.90 @	5.7900% p.a.
	Excess		@	5.7900% p.a.
24 NOV 25	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$669,553.00 @	5.7900% p.a.
	Excess		@	5.7900% p.a.
26 NOV 25	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT		$669,553.00 @	5.7900% p.a.
	02 OWNER OCCUPIED LIMIT		$77,175.00 @	5.7900% p.a.
	Excess		@	5.7900% 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.