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BANKWEST SIMPLE HOME LOAN STATEMENT

BSB Number	**303-432**
Account Number	**194653-7**
Period	**26 Sep 25 - 25 Mar 26**
Page 1 of 4	Statement Number 3

Name	PAN
JOANNE BEVERLEY SKOW	82429119
MATTHEW DAVID SKOW	82429101

MRS J B SKOW
7 DAMON COURT
MILLGROVE VIC 3799

Account of: MATTHEW DAVID SKOW
JOANNE BEVERLEY SKOW

Note: DR - indicates debit balance

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 194653-7

Date	Particulars	Debit	Credit	Balance
26 SEP 25	**OPENING BALANCE**			**$491,351.31DR**
29 SEP 25	nails	$80.00		$491,431.31DR
30 SEP 25	m skow 12:49AM 30Sep CREDIT TO ACCOUNT		$725.00	$490,706.31DR
30 SEP 25	rates	$577.43		$491,283.74DR
30 SEP 25	yla	$1,892.00		$493,175.74DR
01 OCT 25	powershop	$100.00		$493,275.74DR
02 OCT 25	holiday	$128.00		$493,403.74DR
07 OCT 25	m skow 11:36PM 06Oct CREDIT TO ACCOUNT		$705.00	$492,698.74DR
08 OCT 25	DEBIT INTEREST	$2,265.90		$494,964.64DR
09 OCT 25	pet food	$40.00		$495,004.64DR
09 OCT 25	health	$47.00		$495,051.64DR
14 OCT 25	m skow 11:33PM 13Oct CREDIT TO ACCOUNT		$695.00	$494,356.64DR
14 OCT 25	Joanne Skow 05:55PM 14Oct Yla mortgage		$4,200.00	$490,156.64DR
14 OCT 25	holiday	$58.00		$490,214.64DR
20 OCT 25	cat biscuits	$65.00		$490,279.64DR
20 OCT 25	powershop	$86.00		$490,365.64DR
21 OCT 25	m skow 11:32PM 20Oct CREDIT TO ACCOUNT		$695.00	$489,670.64DR
27 OCT 25	mortgage	$1,892.00		$491,562.64DR
28 OCT 25	m skow 11:31PM 27Oct CREDIT TO ACCOUNT		$695.00	$490,867.64DR
28 OCT 25	health	$180.00		$491,047.64DR
29 OCT 25	dog groom	$80.00		$491,127.64DR
31 OCT 25	health	$53.00		$491,180.64DR
04 NOV 25	m skow 11:37PM 03Nov CREDIT TO ACCOUNT		$695.00	$490,485.64DR
10 NOV 25	DEBIT INTEREST	$2,482.94		$492,968.58DR
11 NOV 25	m skow 11:28PM 10Nov CREDIT TO ACCOUNT		$695.00	$492,273.58DR
11 NOV 25	**CARRIED FORWARD**			**$492,273.58DR**

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: 4321946537

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
11 NOV 25	**BROUGHT FORWARD**			**$492,273.58DR**
11 NOV 25	xmas	$200.00		$492,473.58DR
13 NOV 25	Joanne Skow 05:30PM 13Nov Yla mortgage		$2,100.00	$490,373.58DR
13 NOV 25	utility	$194.00		$490,567.58DR
17 NOV 25	xmas	$538.00		$491,105.58DR
18 NOV 25	m skow 11:31PM 17Nov CREDIT TO ACCOUNT		$695.00	$490,410.58DR
18 NOV 25	Joanne Skow 04:40PM 18Nov Yla		$300.00	$490,110.58DR
20 NOV 25	MR MATTHEW D SKOW 06:31PM 20Nov Cherry		$215.00	$489,895.58DR
20 NOV 25	red roofing	$250.00		$490,145.58DR
20 NOV 25	house expenses	$430.00		$490,575.58DR
20 NOV 25	amazon	$85.00		$490,660.58DR
20 NOV 25	council rates	$578.00		$491,238.58DR
24 NOV 25	Joanne Skow 12:09PM 23Nov Deposit		$380.00	$490,858.58DR
24 NOV 25	cw health	$100.00		$490,958.58DR
25 NOV 25	m skow 11:33PM 24Nov CREDIT TO ACCOUNT		$695.00	$490,263.58DR
25 NOV 25	yla	$1,892.00		$492,155.58DR
26 NOV 25	dog food	$42.00		$492,197.58DR
01 DEC 25	health toll	$107.00		$492,304.58DR
02 DEC 25	m skow 11:41PM 01Dec CREDIT TO ACCOUNT		$695.00	$491,609.58DR
02 DEC 25	electrcity	$100.00		$491,709.58DR
08 DEC 25	DEBIT INTEREST	$2,107.83		$493,817.41DR
08 DEC 25	Xmas hunted	$250.00		$494,067.41DR
08 DEC 25	holiday fund	$500.00		$494,567.41DR
09 DEC 25	m skow 11:28PM 08Dec CREDIT TO ACCOUNT		$695.00	$493,872.41DR
10 DEC 25	Joanne Skow 06:12PM 10Dec Mortgage yla		$1,939.00	$491,933.41DR
15 DEC 25	amazon	$50.00		$491,983.41DR
15 DEC 25	joelle present	$76.00		$492,059.41DR
15 DEC 25	electricity	$100.00		$492,159.41DR
15 DEC 25	petcare dog	$63.00		$492,222.41DR
15 DEC 25	health	$18.00		$492,240.41DR
15 DEC 25	big w	$76.00		$492,316.41DR
15 DEC 25	groceries	$70.00		$492,386.41DR
16 DEC 25	m skow 11:43PM 15Dec CREDIT TO ACCOUNT		$695.00	$491,691.41DR
16 DEC 25	dentist	$142.00		$491,833.41DR
22 DEC 25	cat food	$70.00		$491,903.41DR
22 DEC 25	Xmas fund	$65.00		$491,968.41DR
22 DEC 25	Microsoft	$179.00		$492,147.41DR
22 DEC 25	health	$50.00		$492,197.41DR
22 DEC 25	**CARRIED FORWARD**			**$492,197.41DR**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
22 DEC 25	**BROUGHT FORWARD**			**$492,197.41DR**
23 DEC 25	m skow 11:31PM 22Dec CREDIT TO ACCOUNT		$695.00	$491,502.41DR
24 DEC 25	yla	$1,700.00		$493,202.41DR
29 DEC 25	elecricity	$100.00		$493,302.41DR
29 DEC 25	amazon	$99.00		$493,401.41DR
30 DEC 25	m skow 11:37PM 29Dec CREDIT TO ACCOUNT		$695.00	$492,706.41DR
06 JAN 26	m skow 11:30PM 05Jan CREDIT TO ACCOUNT		$695.00	$492,011.41DR
08 JAN 26	DEBIT INTEREST	$2,338.23		$494,349.64DR
08 JAN 26	IB TRANSFER 989855239 TO 306-511-0145643 7:22AM	$2,979.00		$497,328.64DR
05 FEB 26	mortgage		$532.00	$496,796.64DR
05 FEB 26	mortgage		$1,500.00	$495,296.64DR
09 FEB 26	DEBIT INTEREST	$2,436.07		$497,732.71DR
16 FEB 26	Mrs Joanne Beverl 07:28PM 15Feb Mortgage		$1,400.00	$496,332.71DR
16 FEB 26	deposit		$4,540.00	$491,792.71DR
17 FEB 26	m skow 11:36PM 16Feb CREDIT TO ACCOUNT		$980.00	$490,812.71DR
19 FEB 26	Joanne Skow 05:18PM 19Feb Matt massage		$100.00	$490,712.71DR
24 FEB 26	m skow 11:30PM 23Feb CREDIT TO ACCOUNT		$980.00	$489,732.71DR
24 FEB 26	Joanne Skow 05:32AM 24Feb Holiday money		$3,485.00	$486,247.71DR
24 FEB 26	yla	$1,900.00		$488,147.71DR
24 FEB 26	cw bunnings	$137.00		$488,284.71DR
25 FEB 26	Joanne Skow 12:12PM 25Feb Jo salary		$4,281.00	$484,003.71DR
25 FEB 26	groom	$70.00		$484,073.71DR
26 FEB 26	Disney power healt	$410.00		$484,483.71DR
26 FEB 26	rates	$577.00		$485,060.71DR
27 FEB 26	matt massage	$120.00		$485,180.71DR
02 MAR 26	Joanne Skow 08:57AM 01Mar Disney payback		$160.00	$485,020.71DR
02 MAR 26	IB TRANSFER 1002028640 TO 306-511-0145643 8:05AM 28FEB	$860.00		$485,880.71DR
02 MAR 26	passport payback		$820.00	$485,060.71DR
02 MAR 26	IB TRANSFER 1002233664 TO 306-511-0145643 9:00AM 1MAR	$102.00		$485,162.71DR
02 MAR 26	health	$50.00		$485,212.71DR
03 MAR 26	m skow 11:37PM 02Mar CREDIT TO ACCOUNT		$980.00	$484,232.71DR
03 MAR 26	holiday deposit	$250.00		$484,482.71DR
09 MAR 26	DEBIT INTEREST	$2,180.95		$486,663.66DR
09 MAR 26	passports	$850.00		$487,513.66DR
09 MAR 26	jo wage fuel	$280.00		$487,793.66DR
09 MAR 26	IB TRANSFER 1003866606 TO 306-511-0145643 7:08PM 7MAR	$230.00		$488,023.66DR
09 MAR 26	cc payment	$1,000.00		$489,023.66DR
09 MAR 26	shakes	$100.00		$489,123.66DR
10 MAR 26	m skow 11:34PM 09Mar CREDIT TO ACCOUNT		$980.00	$488,143.66DR
12 MAR 26	health	$31.00		$488,174.66DR
13 MAR 26	jo pocket	$200.00		$488,374.66DR
16 MAR 26	Mazda rego	$406.00		$488,780.66DR
17 MAR 26	m skow 11:34PM 16Mar CREDIT TO ACCOUNT		$980.00	$487,800.66DR
23 MAR 26	cw bunnings	$115.00		$487,915.66DR
23 MAR 26	IB TRANSFER 1007187547 TO 306-511-0145643 12:18PM 21MAR	$203.00		$488,118.66DR
23 MAR 26	**CARRIED FORWARD**			**$488,118.66DR**

TRANSACTION DETAILS (Cont.)

Date	Particulars	Debit	Credit	Balance
23 MAR 26	**BROUGHT FORWARD**			**$488,118.66DR**
23 MAR 26	June power	$10.00		$488,128.66DR
23 MAR 26	soil	$40.00		$488,168.66DR
24 MAR 26	m skow 11:28PM 23Mar CREDIT TO ACCOUNT		$980.00	$487,188.66DR
24 MAR 26	India final	$879.00		$488,067.66DR
25 MAR 26	**CLOSING BALANCE**			**$488,067.66DR**
	TOTAL DEBITS	$39,013.35		
	TOTAL CREDITS		$42,297.00	

25 SEP 25	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT	$499,060.60	@	5.5900% p.a.
	Excess		@	5.5900% p.a.
03 DEC 25	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT	$498,086.50	@	5.5900% p.a.
	Excess		@	5.5900% p.a.
28 JAN 26	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT	$496,797.30	@	5.5900% p.a.
	Excess		@	5.5900% p.a.
13 FEB 26	Debit Interest Rates			
	01 OWNER OCCUPIED LIMIT	$496,338.90	@	5.8400% p.a.
	Excess		@	5.8400% 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.